THE CHRISTIAN SCIENCE MONITOR

AN INTERNATIONAL DAILY NEWSPAPER

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BOSTON, FRIDAY, MARCH 10, 1933—VOL. XXV, NO. 88

** ATLANTIC EDITION—FIVE CENTS A COPY

The March of the Nations

By RUFUS STEELE

America Meets the Emergency

Ample Currency Will Issue

President Dictates on Banks

He Now Asks Economy Power

Huge Public Works Planned

Italy Says It Wants Peace

THE United States, in the eyes of the world and in its own eyes, capably takes its financial situation in hand. Congress, as though redeeming a shattered reputation, passes the Administration's emergency legislation in the swiftest time on record. The President is given authoritative and discriminatory power over banks and the Federal Reserve Act is amended to permit the issue of Reserve System currency, possibly up to $4,000,000,000, to carry on the nation's business during bank reorganization. With the new laws signed, the President extends the bank holiday to permit more banks adequately to qualify for the reopening. March 9 proves a memorable day. Representative Steagall voices the attitude of Congress and the American people—"We rely on leadership whose face is lifted to the skies."

¶ President Roosevelt, with the nation's commendation of his actions and those of Congress echoing, turns to the next step. He sends on his message to Congress asking blanket authority to reduce war veterans' allowances about $500,000,000 and to slash salaries in accordance with plans prepared by Budget Director Douglas. Following in swift order, the President is expected to ask congressional support for a program of unemployment relief directed toward the starting of vast national projects in areas such as the Tennessee Valley and Columbia River Basin. This looks to absorbing labor, paying wages, building goods demand, reopening factories, invigorating trade—It is using mighty federal power to help America into normal motion once more.

¶ The United States receives foreign and domestic proofs of its economic soundness. In Europe and in South America statesmen and financiers express full confidence and exchanges take steps that hold the dollar firm. New York discovers that the current income of the great life insurance companies is more than sufficient to meet all their claims. Governors of many states receive instant assurance of compliance when they issue proclamations calling on their people to give unified support to the national Government. Banker Winthrop W. Aldrich's bold demand for bank reforms finds wide approval even from bankers. Bankers believe what the country believes—The banking system can be purged and rectified without being weakened or hurt.

¶ The New York Federal Reserve Bank sees $65,000,000 in gold flow back into it within the week. The money is returned by persons who withdrew it recently for hoarding. These repentant ones are moved by threats of publicity and fines, but more by realization now that their fright was needless. It was unreasoning fear that precipitated the bank holiday, that has added to the burden of those who are directing the nation's economic recovery. The overcoming of fear opens the road of deliverance—Daily, hourly, fear is yielding to a new and sounder faith.

¶ Italy declares most emphatically, through the Fascist Grand Council, that it pursues only a peaceful foreign policy and will collaborate with other powers for political, economic and moral readjustment. Thus states a resolution adopted at a long night session in order to calm world public opinion disturbed by Italy's stand with Germany against France's continental pact at Geneva. Rome urges as the only practical procedure that the Disarmament Conference adopt the Italian plan for disarming—We're keeping the peace, says Italy, but our scheme's best.

¶ Japan does not find all the strategic passes in the Great Wall easy to take. Bloody fighting continues at Koupeikou Pass with a Japanese repulse, in spite of wholesale slaughter by their bombing planes. Tokyo asks China to agree to a neutral zone, with a threat of invading North China in event of the anticipated refusal. Another Tokyo demand is for replacement of Marshal Chang Hsiao-liang, whose financing of resistance in Manchuria has cost Japan many millions of yen. Japan shouldn't be irritated—Chang was, and legally still is, Governor of Manchuria.

¶ Germany's triumphant Fascists give evidence that the 81 Communist deputies elected to the Reichstag may not be allowed to take their seats. Reichstag President Hermann Goering omits them in calling a conference of all deputies to prepare a parliamentary agenda. The Fascist war on the Reds continues. Karl Liebknecht House in Berlin, former Red headquarters, becomes Horst Wessel House, in honor of the author of the Fascist song. The building's bronze statue of Karl Marx is to be recast in busts of Hitler and von Hindenburg—But the relative size of the busts is unannounced.

Berlin Is Asked to Explain Fascist 'Invasion' in Rhineland

British and French Premier, in Paris Parley, Query Action of Hitlerite Troops—New British Peace Plan Prepared

By Cable from The Christian Science Monitor Bureau

LONDON, March 10—The serious view taken in Downing Street of the German Fascist "invasion" of the demilitarized zone in Rhineland is reported here in today's papers. How serious the view is may be seen by the terms of a joint communiqué drawn up by Mr. Ramsay MacDonald, British Premier, and M. Edouard Daladier, French Premier, in Paris, urging the powers to take necessary steps to "safeguard the peace of the world."

An explanation of the incident is requested from Berlin. Meanwhile, the British Government is acting on the assumption that the "invasion" was unauthorized. It is recognized that in the present state of excitement things may happen which the German Government would not approve of, and it is assumed that Herr Adolf Hitler and his colleagues will take steps to enforce strict obedience to their international obligations and only seek to change them by peaceful methods.

Whatever may be the explanation of this occupation of the barracks of Kehl, near Strasbourg, by Fascist troops, Downing Street considers that it demonstrates the paramount necessity of Mr. MacDonald's succeeding in finding a way out of the disarmament conference deadlock. The Prime Minister's plan involves development of a formula banning the use of "force" in a new pact to supplement the treaty of Paris. Strong diplomatic pressure is being brought to bear upon Signor Mussolini with a view to winning Italian support.

It is regarded as significant here that Signor Mussolini, after Signor Dino Grandi's visit to Rome, at last consented to see M. Henri de Jouvenel, French Ambassador, whom he had hitherto ostentatiously cold shouldered.

Fascist Grand Council Announces Peace Policy To Calm World Opinion

By Press Wireless from Monitor Bureau

ROME, March 10—Italy's determination to pursue a peaceful foreign policy and collaborate with other powers for the political, economic and moral readjustment of Europe is stressed in a resolution of the Fascist Grand Council today after a night session lasting nearly four hours.

The council further expressed the opinion that no practical conclusions

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'Old Guard' Joins Emergency Force For Dry Campaign

Nation-Wide Anti-Repeal Drive Strengthened by Fresh Recruits

Special from Monitor Bureau

WASHINGTON, March 10—The "Old Guard" of prohibition composing the National Conference of Organizations Supporting the Eighteenth Amendment, today threw their support behind the emergency prohibition force organized here earlier in the week for a nation-wide anti-repeal campaign.

The national conference, concluding a two-day meeting here, approved the work of the emergency conference held Tuesday and Wednesday of this week and, at the request of the new organization, appointed an advisory or coöperative committee of nine members for the purpose of rendering any assistance or counsel that might aid in making the campaign effective.

This committee of nine of the old forces went immediately into conference with the committee of nine obtained by the emergency conference to discuss plans of action in which both sets of prohibition defenders will coöperate.

The action of the national conference today was interpreted by leaders as indicating that drys would be united in the fight against ratification of repeal in the states. Side by side members in the states of the older organizations, such as the Anti-Saloon League of America and the Woman's Christian Temperance Union will work with members of the national committe of 100 new dry workers, which is being appointed by the emergency conference.

Dr. E. C. Dinwiddie, secretary of the National Conference, said today that wherever possible the drys will attempt to convince states that they do not have to call ratifying conventions. They will point out that conventions are costly.

If states do call such conventions, the next point in the dry campaign will be to elect dry delegates to these conventions, at the same time carrying on educational work that will show the people the value of the Eighteenth Amendment.

Three representatives of the emergency conference, Dr. H. Earl Taylor of California, Bishop C. Lester Smith of Cincinnati, Ohio, and Col. J. E. Edgerton, former president of the National Manufacturers' Association, appeared before the National Conference and asked for coöperation.

Japan's Proposal For Zone at Wall Held New Threat

Nanking Refusal Expected to Bring Thrust Into North China

By Radio to The Christian Science Monitor

TOKYO, March 10—There are increasing indications that the Japanese intend to oust Marshal Chang Hsiao-liang from the command in Peiping, forcing the Chinese to substitute for him some ruler who will adopt at least a neutral attitude toward Manchoukuo.

Following conferences between War Office and Foreign Office officials, Count Yasuya Uchida, Foreign Minister, today instructed the legation at Peiping to propose that China form a demilitarized zone along the Great Wall, appointing representatives immediately to agree upon the limits of the zone. The communication warns China that in the event of military activities in the region of the Wall the Japanese will not be responsible for the spread of the conflict, so that the responsibility will lie solely with China.

Since it is certain that China will reject the proposal, fighting in North China again appears possible.

The Japanese army's antagonism to Marshal Chang is largely responsible for the situation. The Japanese command is apparently convinced that pacification of Manchoukuo will require a long time if Marshal Chang remains at Peiping, since he is expected to continue arming and financing the guerrillas who would stir up disorders in Manchoukuo similar to those of last summer, which cost Manchoukuo and Japan millions of yen.

The Japanese want some former Anfu clique leader like Mr. Tuan Hsu-jui to assume control of the North China region, believing that such a leader will agree to suppress all Chinese efforts to embarrass the pacification of Manchoukuo.

It is noteworthy that Count Uchida's communication followed news that Nanking had rejected Marshal Chang's offer to resign and reports of Chinese resistance to Japanese efforts to assume control of all regions along the Great Wall are increasing. The Japanese apparently only hold part of the Koupeikow Pass, which is the entrance to China from Jehol. Heavy fighting is reported in this region today, Japanese airplanes attacking the Chinese positions on the heights overlooking the pass.

Personnel Study Indicates Women 'Staying on Job'

Chicago Records Disprove Claim of Big Turnover in Trade Fields

Special from Monitor Bureau

CHICAGO, March 10—An answer to an oft-heard remark made by business men, "Why should I train a woman for that position; she may change her mind and get married," was given at a vocational guidance conference for undergraduates held at the University of Chicago yesterday.

Miss Helen Norris, a personnel director for a public utility here, said that she had made a study of the turnover of the 12,000 employees of her concern over a period of a dozen years and had found that women stayed on their jobs just as long as men. Her company employs, on an average, one woman to ten men. There was no difference, as far as she could ascertain, in their average length of service.

More and more women are keeping their positions after marriage, said Mrs. Marguerite H. McDaniel, vocational counselor. This trend, she thought, would help to break down the feeling on the part of business men that it is not worth while to spend time and money training women for executive positions.

College training is increasingly valuable to women in whatever vocation they choose, whether home, business or profession, said Mrs. McDaniel. She said that a list of the 12 greatest contemporary women offered recently by Good Housekeeping Magazine included 10 with college experience, one with an honorary degree and only one without formal higher education. Teaching positions, she said, still offered the best opportunities to women. A survey conducted among women graduates of the University of Chicago showed 72.8 per cent in all professions, 65.5 per cent teaching.

"In what jobs do you find that employers prefer women?" the speaker was asked. All those relating to the home, she said. The table of contents of a leading woman's magazine, for instance, shows that women are very much preferred as writers on home topics. Women are preferred as luncheon managers in all places where it is necessary to watch budgets closely.

Greece Restores Democratic Rule After Short Coup

Special to The Christian Science Monitor via Press Wireless

ATHENS, March 10 — The new Cabinet of Mr. Panayoti Tsaldaris, leader of the Popularist Party, took office today, thus restoring representative government, suspended as the result of the coup d'état led by Gen Nicholas Plastiras at the beginning of the week.

Gen. George Condylis will be Minister of War, Gen. Ioannes Medaxas, Minister of the Interior, Admiral Hadjikiriakos, Minister of Marine, Mr. Maximos, Minister of Foreign Affairs, and Mr. Loverdos Minister of Finance. The Air Ministry will be suppressed and attached to the Ministry of Communication.

General Condylis and Admiral Hadjikiriakos cherish radical ideas in favor of suppression of the Senate. They urge prosecution of the accomplices of the one-day dictator, General Plastiras, among whom they point to Mr. Eleutheros Venizelos, the venerable Cretan statesman, as the main instigator. Popular mass meetings held in various towns passed resolutions to similar effect.

Premier Tsaldaris, however, evinces great moderation and seems disposed to leave settlement of the affair to the courts because, as his newspapers write, it would be undesirable to arouse new internal dissensions. Investigations and arrests, however, continue but General Plastiras has yet not been located. It is hoped he has gone abroad.

What a Mix-Up! Must Paul C. Wilson Play 'Mrs. Perkins' in Capital Events?

Special to The Christian Science Monitor

WASHINGTON — Though the Alice Longworth-Dolly Gann episode belongs to history now, the new Democratic Administration at the White House is having precedence difficulties of its own.

All indications are that in spite of Mrs. Roosevelt's snipping of red tape in many phases of her activities, she will abide by the rules of precedence which have long governed the seating and placing of guests at state functions. Complications are arising, however, from the rise of women to important official positions.

The country has its first woman Cabinet member, Miss Frances Perkins, who goes by her maiden name but who has a husband, Mr. Paul C. Wilson, in New York. According to the precedence experts, it will be just as well if Mr. Wilson stays in New York. If he comes here the question will be, shall he be treated as a wife of a Cabinet officer? Would he march in Cabinet processions with Miss Perkins? If he doesn't come who will be her escort?

An even more intricate phase of the precedence problem has been presented by the increase of women in Congress. Should a woman member of either branch outrank the wives of members who have served longer than she or does a wife automatically acquire her husband's seniority, is one of the questions that is being thrashed out.

White House arbiters have decreed that the women officials in their own right should precede wives when there are only women present. At a purely feminine function, a newly elected congresswoman would precede the wife of a member who had been in Congress 18 or 20 years. If the men are present, of course, both they and their wives take their places according to their length of service in Congress, with senators preceding members of the House.

Still further complications arise in the case of the new woman representative from Kansas, Mrs. Kathryn O'Loughlin McCarthy, who recently married her opponent in the primaries and is bringing him to Washington with her. Will he play the rôle of a wife when he accompanies her to social functions, and if he is invited out to a "stag" party with members of Congress would he take his wife's rank?

With husbands playing the part of wives to a greater extent in this Administration than ever before, rules of precedence are undergoing a thorough overhauling that will bring decrees made a century ago into a form applicable to the new era when women as well as men are entitled to recognition for their achievements.

Roosevelt Opens Rigid Economy Drive With Banking Reform Started on Way; Points to Rising Tide of Budget Deficit

Action Expected to Give Confidence Needed to Revive Business

Prompt Steps Amaze Political Observers

General Policy Taken on Lines of Preventing Any Further Failures

Special from Monitor Bureau

WASHINGTON, March 10—The long-waited reform of the American banking system is under way. So rapidly is it coming that incredulous observers are rubbing their eyes. Opposition to a unified banking system has been intense. Prejudice against it has been so bitter that even Senator Carter Glass (D.) of Virginia, its friend, did not believe it could be achieved for generations. And yet, today, under semi-dictatorial powers of the President, the United States has a unified bank system.

Then, there is the question of divorcing banks from investment affiliates. When Mr. Glass proposed a modest step in this direction last year, after two years of testimony-taking by his Senate committee, a roar of opposition went up, chiefly from Wall Street. It would take years to achieve this reform, it was said. And yet, such is the rush to new ideas stimulated by the banking crisis, that hardly a day now passes without some new and powerful voice being raised in favor of the step, right in the heart of Wall Street itself.

Signs of New Order

The revelations of the activity of the National City Bank and its affiliate, the National City Company, before the Norbeck Senate Committee had something to do with it. The present banking crisis has even more. It has led to the resignation of Mr. Charles E. Mitchell from the National City Bank. It has led to the forthcoming separation of the bank from the National City Company.

And now Mr. Winthrop W. Aldrich, chairman of the Chase National Bank, largest in the world, announces its forthcoming separation from the Chase Securities Corporation, security affiliate, which is the largest thing of its kind in the world, too. Old observers have a right to rub their eyes.

Furthermore, Mr. Aldrich, who speaks for the Rockefeller interests, has moved so completely over to the Glass side that he says the pending Glass bill goes nowhere near far enough. That is making the irascible but well-beloved senior Senator from Virginia rub his eyes, too.

Represents Rockefeller Interests

Mr. Aldrich, brother-in-law of John D. Rockefeller Jr., offers a program that would wrench American commercial banking out of the investment field altogether, disrupt the directorate of nearly every big New York bank, shear the Morgan interests and similar powerful groups of private bankers from their control over some of the largest commercial banks of New York, and, bring American banking practice into line with more conservative European practice.

Such a series of proposals would have caused anyone making them to be branded as an "idle visionary" up to three weeks ago. Today they are put forward by one of the richest men in the country.

Signs of New Order

The Aldrich proposals are only one of the signs of the new times. Rarely has the public been so stirred for bank reforms. Now a "unified" banking system has been established by presidential edict, and it is not likely to be removed when the crisis is over.

Loss of confidence in banks has done more than anything to prolong the United States business slump. Again and again in the past three years bank failures have strangled efforts at recovery. Bank weakness was there before the business collapse of 1929 intensified it.

Control Loosely Held

In the past 11 years some 10,000 United States banks have closed—one out of every three. In that time not a bank in Canada or England has failed. One trouble with American banks was the fact that there were 49 different systems of control, one in each state, and one in the Federal Government.

Unity was needed and temporarily, unity has been achieved. If the Federal Government is given control and permitted to put drastic rules and regulations round all commercial bank management, the banks that they finally permit to open can be made sound in a way that banks in the country have never been sound before.

The Roosevelt Administration appears prepared at first to open up only the 100 per cent solvent banks. This is a drastic restriction but the time had to come sooner or later, for the wringing out of weak banks.

The latter may open up after a while, or they may be absorbed by other banks; in any case, Mr. Roosevelt believes the vast majority of bank depositors will eventually get their money. But if recovery is to be achieved, the feeling is that the devastating effect of further bank suspensions must be stopped; that the whole system of United States bank standards must be raised; that, in fact, reform is at hand.

The President on Economy

By the Associated Press

Washington, March 10

The text of President Roosevelt's economy message to Congress follows:

The nation is deeply gratified by the immediate response given yesterday by the Congress to the necessity for drastic action to restore and improve our banking system.

A like necessity exists with respect to the finances of the Government itself which requires equally courageous, frank and prompt action.

For three long years the Federal Government has been on the road toward bankruptcy.

For the fiscal year 1931 the deficit was $462,000,000.

For the fiscal year 1932 it was $2,472,000,000.

For the fiscal year 1933 it will probably exceed $1,200,000,000.

For the fiscal year 1934, based on the appropriation bills passed by the last Congress and the estimated revenues, the deficit will probably exceed $1,000,000,000 unless immediate action is taken.

Thus we shall have piled up an accumulated deficit of $5,000,000,000.

With the utmost seriousness I point out to the Congress the profound effect of this fact upon our national economy.

It has contributed to the recent collapse of our banking structure. It has accentuated the stagnation of the economic life of our people. It has added to the ranks of the unemployed. Our Government's house is not in order and for many reasons no effective action has been taken to restore it to order.

Upon the unimpaired credit of the United States Government rest the safety of deposits, the security of insurance policies, the activity of industrial enterprises, the value of our agricultural products and the availability of employment.

The credit of the United States Government definitely affects these fundamental human values. It, therefore, becomes our first concern to make secure the foundation. National recovery depends upon it.

Must Avoid Loose Fiscal Policy

Too often in recent history liberal governments have been wrecked on rocks of loose fiscal policy. We must avoid this danger.

It is too late for a leisurely approach to this problem. We must not wait to act several months hence. The emergency is accentuated by the necessity of meeting great refunding operations this spring.

We must move with a direct and resolute purpose now. The members of the Congress and I are pledged to immediate economy.

I am, therefore, assuming that you and I are in complete agreement as to the urgent necessity, and my constitutional duty is to advise you as to the methods for obtaining drastic retrenchment at this time.

I am not speaking to you in general terms. I am pointing out a definite road.

The last Congress enacted legislation relating to the reorganization and elimination of executive agencies, but the economies thus to be effected are small when viewed in the light of the great deficit for the next fiscal year. They will not meet the pressing needs of our credit situation.

Provision for additional saving is essential, and therefore I am asking the Congress today for new legislation laying down broad principles for the granting of pensions and other veteran benefits, and giving to the Executive the authority to prescribe the administrative details.

We are unanimous in upholding the duty of the Government to care for those who suffer in its defense and for their widows and orphans. The application, however, of this great principle to large numbers of people involves complications—so great that it is almost impossible to draw legislation with sufficient flexibility to provide substantial justice in varying situations.

The proposed legislation states the principles and, limited by them, permits the Executive to draw the lines of differentiation necessary to justice.

Wants Powers to Regulate Pay

In accord with the same purpose of substantial justice I request also the enactment of legislation relating to the salaries of civil and military employees of the Government.

This would repeal the existing furlough plan, substituting therefor a general principle and authorizing the Executive to make application of this principle.

The proper legislative function is to fix the amount of expenditure, the means by which it is to be raised and the general principles under which the expenditures are to be made.

The details of expenditure particularly in view of the great present emergency can be more wisely and equitably administered through the Executive. The flexibility of the measures which I am proposing is not only practical but proceeds along the road of constitutional government.

Such economies which can be made will, it is true, affect some of our citizens; but the failure to make them will affect all of our citizens. The very stability of our Government itself is concerned and when that is concerned the benefits of some must be subordinated to the needs of all.

When a great danger threatens our basic security it is my duty to advise the Congress of the way to preserve it. In so doing I must be fair not only to the few but to the many. It is in this spirit that I appeal to you.

If the Congress chooses to vest me with this responsibility it will be exercised in a spirit of justice to all, of sympathy to those who are in need and of maintaining inviolate the basic welfare of the United States.

I ask that this legislation go into effect at once without even waiting for the beginning of the next fiscal year. I give you assurance that if this is done there is reasonable prospect that within a year the income of the Government will be sufficient to cover the expenditures of the Government.

Boston Banks Distribute Cash For Part Payment of Pay Rolls

Boston beamed on the pay-roll messenger today.

The local banking system released its grip on guarded vaults and let go enough cash to permit people to keep up their acquaintanceships with neighborhood grocers.

In some cases wages were paid in full. The Boston department stores, still recording cash sales, met their pay rolls today, according to Mr. Daniel J. Bloomfield, manager of the Retail Trade Board. Other concerns paid out $10 or $20 to each worker on wages due, $10 being the generally adopted amount of individual payment.

With a fair amount of cash coming in from pay rolls, people dug in today, confident that they would hold out against the financial siege which promises to extend through Monday as a result of the latest presidential proclamation.

Confidence was the keyword in all official statements to the public today. Governor Ely called for confidence in a radio appeal to the people of the Commonwealth last night. Let the American flag be displayed as much as possible everywhere during this crisis, he urged. The Governor didn't say so, but maybe the flag should remain aloft until the crisis shall have been passed. The flag is never lowered over a garrison under fire, the sunset-sunrise code is a forgotten formality, then. The people are still holding the fort; the profuse display of the American flag symbolizes security, strength, courage and confidence.

"The sooner you display that confidence," declared the Governor, "the sooner the restrictions will come off." While the Massachusetts executive was voicing his appeal, manifestations of confidence began to take shape. A strong indication was cited today by Mr. Bloomfield in the large newspaper advertising to which department stores resorted today.

The Boston Clearing House Association Committee announced at a late hour last night that the clearing house banks would continue operating on the same restricted basis as on Thursday, for the duration of

(Continued on Page 2, Column 7)

Electric Chair for Zangara; Judge Asks Antipistol Law

MIAMI, Fla., March 10 (AP)—Giuseppe Zangara, zealot and assassin, today was sentenced to the electric chair for the murder of Mayor Anton J. Cermak of Chicago in his futile attempt to shoot President Roosevelt.

Sentence was passed by Circuit Judge Uly O. Thompson. "But what seems more important at this time," Judge Thompson said, "is the firm conviction that the Congress of these United States should pass legislation for confiscation of all firearms illegally owned. Assassins, roaming at will through the land—and they have killed three of our Presidents—are permitted to have pistols. And a pistol in the hands of the ordinary person is a most useless weapon of defense. No one can foresee what might have happened had Mr. Zangara been successful in his attempt."

Puts Interest of Public Ahead of Any Right of Special Groups

Treasury to Act On Bank Openings

Bank Holiday Extended to Afford Sufficient Time for Full Examination

By the Associated Press

The Secretary of the Treasury said after a conference with President Roosevelt today that banks would reopen "just as soon as possible."

Over the nation banks were doing a restricted business and hoarders' gold was pouring in both to them and the Federal Reserve.

Scrip was being circulated in many localities. In some instances it was being used to meet pay rolls. Other banks were paying as much as 50 per cent on large pay rolls.

Many savings banks were open. In New York most of them were allowing withdrawals up to $10 to meet urgent needs.

Foreign markets were firm, and commodity markets were less nervous than any day this week.

Senator Pitmann of Nevada renews efforts to restore monetary power of silver.

Special from Monitor Bureau

WASHINGTON, March 10—With the nation's private financing firmly in his grip and the banking holiday extended to give time for full examination of banks before their reopening, President Roosevelt today turned to public financing, and asked Congress to give him unlimited powers to balance the budget by revising veterans' and government employees' compensations. Such balance, he emphatically reminded the country, is vital not only to banking and financial rehabilitation, but to the very continuance of liberal and democratic government.

By executive order today, President Roosevelt implemented the authority given him in the emergency banking bill yesterday to permit opening of banks under license from the Secretary of the Treasury. Banks under state authority may be opened under state supervision. The President also defined and laid down a rigid embargo on gold disbursements as well as their withdrawal from the United States.

Use of the executive order will remain dependent upon the listing and classification of sound banks throughout the country, which is now proceeding intensively at the Treasury and in all units of the Federal Reserve System.

The interests of the whole people, President Roosevelt declared, in an eloquent special economy message to Congress, demand a personal curtailment from some of them. The President frankly appealed to the few, and beyond them to the whole nation, to cleanse its fiscal stables.

"Such economies which can be made," he proclaimed, "will, it is true, affect some of our citizens; but the failure to make them will effect all of our citizens. The very stability of our Government itself is concerned, and when that is concerned the benefits of some must be subordinated to the needs of all."

Basic Welfare Defended

President Roosevelt pledged himself to use his great authority with justice to all, with sympathy to those in need, and with the purpose of maintaining inviolate the basic welfare of the United States.

He assured the country that the economies he proposes offer reasonable prospect of balancing the budget within a year.

From informed sources, it appears to be the President's intention to cut $500,000,000 from veterans' and employees' pay.

Early in the morning congressional leaders left the White House, where the President's program had been explained to them. Senator Joseph T. Robinson, Democratic leader, explained that the reductions would include important and substantial reductions in expenditures for pensions, veterans' compensation, disability allowances and emergency officers' retired pay, and a plan for salary reductions, the total amount on both accounts being in the neighborhood of $500,000,000.

Apparently these reductions are to be achieved by the President himself, endowed with blanket authority from Congress. The Executive's slash in veterans' payments was expected to fall upon those whose compensation does not represent a war injury. Veterans now receive approximately $1,000,000,000, and it is proposed to cut between $300,000,000 and $400,000,000 from this figure.

Indication on Cuts

Indicating the sort of cuts he would apply to veterans' compensation, President Roosevelt said: "We are unanimous in upholding the duty of the Government to care for those who suffer in its defense and for their widows and orphans." Apparently, therefore, he will follow the logical line and slash the bene-

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Things Present

A four-point program to be considered during the financial crisis is recommended in the editorial "While the Banking Iron Is Hot."

The "As I Knew Them" series is resumed on the Editorial page with an intimate glimpse of Giuseppe Garibaldi, the man who united Italy.

Any phase of nature is interesting to Mr. Gilmore, and he comments today on the remarkable wild life paintings of Rex Brasher. Home Forum page.

Attention, husbands: Is your wife's mush lumpy? Send her a marked copy of today's Monitor, drawing attention to an item on the Women's Activities—Home Making page.

More Ad-O-Grams on the inside back page. Also, another Geographical Cross-Word.

And Things to Come

The career of Henry A. Wallace, Secretary of Agriculture, will be summed up in tomorrow's article in the Cabinet Members series.

Saturday brings the Progress in Education page (with its Parent Column and Our Living Language series), the Antiques and Interior Decoration page, and the page devoted to Book Reviews and Literary News.

Recreation Offers Renewed Courage To City's Jobless

Leisure Becomes Useful Under Guiding Hand of Community Service

The Community Service of Boston is exerting its efforts to sustain the morale of men and women, many of whom are faced with enforced leisure for the first time in their lives. According to Mr. W. Duncan Russell Jr., head of the service and chairman of the central committee on health and recreation, Boston is well equipped for emergency recreational activities.

Mr. Russell explained that the location and availability of 14 municipal buildings—11 equipped with gymnasiums and two with swimming pools—not only meets Boston's current need for such accommodations but also forms the foundation for future development of community recreation centers. He said that constructive activity was almost as important as food and clothing to persons with increased spare time on their hands.

Explaining the need for community centers, which has been met in most cases by opening school buildings after school hours, Mr. Russell said: "With the opening of the Mary E. Curley School Center in Jamaica Plain, 14 different school buildings have been designated for extended use as recreational centers. With this plan of extending school use and the fine system of municipal buildings erected primarily to serve as recreational centers, no city is better fitted to meet the need for this type of relief."

Mr. Russell told of the work done by Mr. William Phillips, now Undersecretary of State and formerly chairman of the Massachusetts Unemployment Committee, at whose instigation the City Wide Committee on Health and Recreation was begun. He obtained permission to extend the former use of municipal buildings to include not only gymnasium classes from 2 to 10 p. m., but general athletic and other activities in the gymnasiums, auditoriums and other rooms of the buildings from 10 a. m. to 10 p. m.

The committee set up departments in the following fields: Physical courses and athletic games, popular educational courses, quiet-game and reading rooms, music, arts and crafts and dramatics.

THE CHRISTIAN SCIENCE MONITOR

Founded 1908 by Mary Baker Eddy

AN INTERNATIONAL DAILY NEWSPAPER

Published daily except Sundays and holidays at The Christian Science Publishing Society, 107 Falmouth Street, Boston Mass. Subscription price, payable in advance, postpaid to all countries: One year $9.00; six months, $4.50; three months, $2.25; one month, 75c. Single copies, 5 cents. (Printed in U. S. A.)

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Chevrolet to Sell New 'Six' at $445

Particularly to meet the needs of the business man, Chevrolet will introduce a new model in its showrooms throughout the country tomorrow at a price which is said to be the lowest level ever attained by a full-sized six. Three models are included, coach, coupe and sport coupe selling at $455, $445 and $475, respectively, at the factory.

The new motor is the same basic design as that introduced by Chevrolet in 1928 and now used in its "Master" series. It is not a smaller version of the "Master" nor a resurrection of the old car, the dealers stress, but is the result of two years of modern development and research. It is claimed for the car that it will develop more miles per gallon than any other full-sized car on the market.

Prominent in the features of the car are skirted fenders front and rear, which conceal all under parts of the car, safety plate glass in the windshield, finger tip seat control, the new outward flare of the rear panel to conceal the gasoline tank and other under parts, stabilized front end mounting, new transmission with non-clashing gears and silent second, downdraft carburetion, and new octane selector first introduced by Chevrolet, counter-balanced crankshaft, and a motor developing 60 horsepower, capable of 65 to 70 miles an hour.

Road Landscaping Planned as 'Relief'

Special to The Christian Science Monitor

SPRINGFIELD, Mass., March 10—Employing the idle in roadside improvement will be the subject of an institute to be conducted by the Massachusetts Highway Beautification Council at the Massachusetts State College, March 30.

Special attention will be given to coöperation of welfare departments in such activities, and state and municipal engineers and chairman of unemployment committees, as well as landscape designers will take part in the discussions.

A group session will deal with technical and management problems and another will discuss the subject from the point of view of women's clubs, garden clubs and other civic groups. At a general session addresses will be made by Prof. Frank A. Waugh, head of the landscape department, and Mr. Arnold M. Davis, assistant extension horticulturist, of the Massachusetts State College, and Mrs. Ernestine Perry, secretary of the Massachusetts Highway Beautification Council.

Educational Film Lauded for Power As School Teacher

Appreciation, Not Rules Restricting Movie, Held Best Control

Education, not regulation, is the only effective solution to the problem of the modern motion pictures, according to Mr. Abraham Krasher, director of visual education, Quincy public schools, and instructor of visual education in Boston University school of education.

Speaking today before the Youth Conference conducted by the Massachusetts Federation of Women's Clubs at the Hotel Statler, Mr. Krasher declared that schools should attack the problem of the harmful effects of movies on children by instructing pupils in what movies are good and what are bad and by developing in the pupils an appreciation of good motion pictures.

In connection with this training, Mr. Krasher added that educational movies should and are being used to a greater extent in schools today. He pointed out that these films used to aid teachers in the class rooms have been found to increase retention of learning by a great percentage.

Because of this efficiency record, schools cannot afford to neglect using motion pictures in class rooms for education, he averred. He added that in addition to school education, these films are a factor in improving the child's appreciation of good movies.

Educational films, he added, make learning more enjoyable, a factor which counts tremendously in retention of knowledge. He said that better learning results from joy connected with the educational program.

Mr. Krasher urged that schools consider all subjects from the present rather than the past. He pointed out that the present is more important to everyone because they are interested in what is happening now. He averred that past history will take on greater meaning if it is considered as a supplement to—rather than the basis of—modern education.

Miss Mildred F. Talmadge, professional story teller, speaking on "The Technique of Story Telling," said that development of a periodical story-telling hour in the early training of children is a factor which will help in keeping the family closer together in later life. This hour, she said, forms the "gathering-together" habit among the children. She advised mothers to use their own stories, as well as those from great literature, in these story hours.

Dr. Richard D. Allen, assistant superintendent of the Providence public schools, spoke on "Vocational Guidance," and pointed out that this work continues throughout the school life, pointing out that the pupil receives job training and other necessary experience within the schools while preparing for his chosen work.

Dr. Samuel W. Hartwell, director of the Worcester Child Guidance Clinic, spoke on parents and children. Dr. Stanley Ross Fisher, member of the Fact-Finding Commission sent to China by the Institute of Social and Religious Research of New York, closed the conference with a talk on "The Recovery of the Moral Emphasis in American Education—the Task of the Home, the Church an the State" at the luncheon.

Miss Farrar Makes Plea for Opera Fund

Special from Monitor Bureau

NEW YORK, March 10—Miss Geraldine Farrar, speaking before the Curtain at the Metropolitan Opera House in behalf of next season's guarantee fund yesterday afternoon, had only to say "immediately" to start money in sums from $1 to $1000 coming to Mme. Jacrezia Bori, chairman of the committee, who stood on the stage with her.

Miss Farrar said that $1 each from every person within sound of her voice, whether there or at the radio, would make the $200,000 that is needed. She appeared at an interval in a performance of "Parsifal," and she aroused the enthusiasm of the audience by her brief talk as in former days she evoked it by her singing. She had to put a stop, however, to the handing of bills and checks over the footlights in order not to interrupt the musical proceedings of the day.

Chicago Hotel Pays Fares for Guests

Special from Monitor Bureau

CHICAGO, March 10—The bank moratorium turned the management of one of Chicago's big down-town hotels, which gets a good bit of the transient business, into a sort of "travelers' aid society" this week. Finding some 80 or 90 regular guests on its hands who said they had no cash and just simply had to get back home for various reasons, the Palmer House sent out and bought their railroad tickets for them and charged them to the guests' accounts, as no checks were being cashed.

When it came to getting a group of 10 stranded New Yorkers back home with the New York fare being what it is, that seemed just a little too much, so Mr. H. H. Wilhite, the credit manager, went out and arranged for a bus to take the party East. So it was that a party of 10 left by this fashion Wednesday, getting a special bargain price of $14 each. Even at this low fare, the hotel still had to pitch in a little money to help make up the $140.

Free Distribution Of Wheat Called Coöperation Test

Red Cross Official Says It Shows What Government and People Can Do

Special from Monitor Bureau

CHICAGO, March 10—The manner in which arrangements have been carried through to enable needy families of the United States to consume the big stock of wheat which the Government once had on its hands, is regarded by a Red Cross official here as an excellent example of what can be accomplished when people and government pull together.

The same applies to the big supply of cotton which was turned over to the American Red Cross by the Federal Farm Board, and which has made millions of garments for the needy, it was said.

As to the wheat, Mr. James T. Nicholson, director of the Red Cross activities in Chicago, said yesterday that the Red Cross had been able so far to distribute more than 8,500,000 barrels of flour, and that this had gone into all but 39 counties of the United States.

In milling the wheat into flour, he said, 814 different flour mills had shared in the business, and 35,000 freight cars had been required for its transportation, giving business to more than 300 railroads. The two grants of wheat made to the Red Cross totaled 85,000,000 bushels, and while not giving out figures on how much was left, Mr. Nicholson said that the supply was getting pretty low. These two grants, he said, had just about taken all the cash wheat the Farm Board had left from its stabilization activities.

In addition to the flour, the Red Cross has distributed a large quantity of whole wheat cereal for family use, and also a quantity of livestock feed to states which had been affected by drought.

The needy families of Chicago are getting an average of 2,000,000 pounds of flour and 1,000,000 pounds of cereal a month from this source.

Out of the 850,000 bales of cotton turned over to the Red Cross, Mr. Nicholson reported, about 500,000 bales had already been converted into ready-made clothing for distribution to the needy. Chicago has received about 2,000,000 ready-made garments, and another 2,000,000 yards of cotton goods. It has kept volunteer workers of some 800 women's organizations busy all winter cutting and sewing this goods into garments, and a big Red Cross workroom, reminiscent of war-time days, was put into operation and kept buzzing with activity most of the winter. The garments which have been made locally, together with the ready-made ones received here, have been distributed at the rate of 1000 a day to families investigated by the relief agencies.

Berlin Requested To Explain Acts

(Continued from Page 1)

could be reached by the Disarmament Conference except by acceptance of the Italian plan for disarmament.

The resolution, which was adopted after full debate on the international situation, is intended to calm world public opinion in regard to Italy's foreign policy. The emphatic way in which the Fascist Grand Council has proclaimed once again that Italy not only has no intention of disturbing European peace, but, on the contrary is willing to collaborate with other powers for consolidation of peace, will, it is hoped here, remove the concern felt in some quarters that Italy may be harboring aggressive designs against other countries.

Following the Hirtenberg arms affair, which disclosed the secret shipment of arms from Italy to Hungary, and the conclusion of a new alliance between members of the Little Entente, Italy's relations with France and the latter's continental allies have been somewhat strained and certainly events have rendered the task of the special French Ambassador, M. Henri de Jouvenel, who is attempting to settle Franco-Italian differences, a difficult one. But since the return of the Ambassador to London, Signor Dino Grandi, who came last week-end on a hurried visit to Rome after a long private talk with Sir John Simon, British Foreign Secretary, the situation seems to have slightly improved. M. de Jouvenel has at last had an interview with Signor Mussolini, and this first exchange of views is said to have been satisfactory.

Colorado Town Makes Carnival of 'Swap Day'

Special to The Christian Science Monitor

SIMLA, Colo.—Mrs. O'Leary's cream separator was exchanged for Mrs. Wilson's "transportation for the younger set" and Mr. Carn traded his work horse team for Bill Smith's '28 Ford at the first annual "Swap Day" here recently. And several thousand other barter transactions were consummated during the day.

Farmers, about 1500 of them, came from miles around, their buggies, wagons or automobiles loaded with "swapables," and lined the streets of this small eastern Colorado town to inspect the things their neighbors had brought along. There was livestock of all sorts, farm machinery and equipment, furniture—in fact, almost everything imaginable.

A carnival atmosphere pervaded the town and much pleasure was experienced in the good-natured dickering.

New Hampshire Sanctions Emergency Clearing House

Special to The Christian Science Monitor

CONCORD, N. H., March 10—A New Hampshire clearing house to facilitate state and federal emergency coöperation received legislative sanction yesterday in response to the request of Gov. John G. Winant. The contemplated clearing house is designed after those of Manchester and Nashua, with considerably more scope.

Following the Governor's address, which was the second one of the week, the Legislature, under suspension of the rules, legislated the clearing house into existence and granted Governor Winant limitless authority to contend with the financial crisis.

Foote's Retirement Is Announced by Ely

Gov. Joseph B. Ely today announced that Lieut.-Gen. Alfred F. Foote, Commissioner of Public Safety, will be retired without a pension and his successor will be named at the next meeting of the Executive Council.

The new commissioner will determine the status of Capt. Charles T. Beaupre, executive officer.

Curtis Returns to Bar

WASHINGTON, March 10 (AP)—Mr. Charles Curtis, attorney, sought admittance to the District bar yesterday and will resume law practice across town from the Vice-President's office he vacated only a few days ago.

Boston Banks Distribute Cash For Part Payment of Pay Rolls

(Continued from Page 1)

the bank holiday, which has been extended by Federal authority.

The Massachusetts Legislature took another decisive step yesterday in safeguarding the financial structure in the enactment of emergency legislation, bestowing dictatorial powers upon Mr. Merton L. Brown, state commissioner of insurance. The House rushed the measure, but in the Senate it was subjected to hot debate.

Regulations Issued

Hardly had Governor Ely signed the measure than Mr. Brown issued a set of regulations providing that no life insurance company in Massachusetts shall pay the cash surrender value of any policy or make any loan in excess of $100 on the security afforded by such a policy except in case of extreme need. The regulations were made applicable to savings banks having insurance departments as well.

The Clearing House today authorized banks to pay out of old money accounts the sum of $10 a week per individual depositor in cases where such money was demanded to purchase the necessities of life. This action was believed to have been motivated chiefly to enable unemployed persons to draw upon their savings accounts to a degree equaling the sums paid out to workers by their employers.

The Clearing House estimated that between $2,500,000 and $3,000,000 in cash was released today by banks for pay rolls.

Railroads of the country are prepared to accept and handle freight in a normal way and they are adequately equipped to meet any abnormal demands that may arise, said Mr. William H. Day, manager of the transportation bureau of the Boston Chamber of Commerce today. This is the first definite statement emanating from the chamber regarding transportation.

Railroads Accept Checks

Railroads are accepting checks from responsible persons in payment for railroad tickets, he said. In the assessment of car demurage and storage charges the railroads are considering the bank holidays the same as legal holidays which extends the ordinary period of free time. This means that charges will not be made for goods left on cars or in storage beyond the normal time limit, which is 48 hours for less than carload lots.

Regarding payment of freight charges by checks, the railroads are accepting them from responsible patrons irrespective of whether or not they ever applied for credit before, according to Mr. Day. This procedure is being followed by the three steam railroads serving Boston and a considerable portion of New England, he said. Regarding steamship lines serving Boston and other New England ports, there is no uniform practice relative to acceptance of checks in payment for freight charges and steamship tickets from regular patrons. But generally speaking steamship lines are accepting checks for freight charges from responsible parties, said Mr. Day.

Again today the three radiocasts of the chamber were curtailed to two, owing to the receipt of congressional proceedings in Washington around noon. Mr. Day made the radiocast this morning.

Music

Gladys Avery

At Jordan Hall last evening, Miss Gladys Avery, soprano, with the invaluable assistance of Mr. Celius Dougherty as accompanying pianist, gave a song recital before an appreciative audience of moderate size. Her tastefully chosen program wandered just far enough from the beaten track to include a few songs that have not lost their freshness through overrepetition. Schubert's "Frühlingsglaube," Brahms's "An eine Aeolsharfe," Hugo Wolf's "Auf dem grünen Balcon," for example, while hardly unknown to recitalists, have escaped the devastating popularity of "Du bist die Ruh," "Die Mainacht" and "Verborgenheit." Above all, Ravel's "Schéhérazade," of which Miss Avery sang the magnificently glamorous final number, "Asie," cannot have been heard here more than twice in the past seven years.

Miss Avery's opening group of airs by Cesti ("E dove t'aggiri"), Campra ("Charmant Papillon"), and Mozart ("Mia Speranza adorata"), revealed a coloratura range, an intelligent interpretive style, and certain defects of technique. These caused a naturally ample voice to assume a pinched and uneven quality and to betray roughnesses which, however, grew less obtrusive as the evening wore on. Uncertainties of intonation were frequent.

In her German group, Miss Avery deserved credit chiefly for the obvious excellence of her intentions, though her charm of manner pleased her audience. She was far more successful in extracting and conveying the elusive essence, the delicately languishing melancholy of Debussy's "C'est l'extase langoureuse," the limpid fragrance of Fauré's "Clair de lune," the roguishness of De Falla's "Séguidille." In the extract from Ravel's "Schéhérazade," against the gorgeous background of shifting patterns and colors, she sang the difficult vocal part with admirable sympathy for the imaginative opulence of Tristan Klingsor's poem. Nor, since the original orchestral score could not be heard, should Mr. Dougherty's excellent playing of the elaborate accompaniment pass without mention.

A final English and American group included two songs by "Avery"—tasteful and musicianly, if not remarkable—of which the second, "La Feuille," was the more interesting. Miss Avery was warmly applauded and was induced to add to her program.

S. S.

American Airways Growing

CHICAGO, March 10—American Airways, the nation's largest airline, carried 5598 passengers in February, an increase of 75 per cent over February of last year, L. D. Seymour, president, announces. Pounds of air express carried with the company showed a gain of upward of 200 per cent over February of last year.

Radio Programs

Eastern Standard Time

WBZ and WBZA, Boston and Springfield (990kc-303m)

5:00 p. m.—"Grin and Bearit."
5:15 NBC, "Dick Daring"; sketch.
5:30 NBC, "Singing Lady."
5:45 NBC, "Little Orphan Annie."
6:00 NBC, "Our Daily Food"; Mr. Hendrik Willem Van Loon, speaker.
6:15 "The Monitor Views the News," Mr. Henry E. Williams.
6:30 Studio; sport review, Bill Williams.
6:45 NBC, Today's News, Lowell Thomas.
7:00 Time; NBC, "Amos 'n' Andy."
7:15 Dutch Band.
7:30 NBC, Five Star Theater; "Charlie Chan" in "Behind That Curtain."
8:00 NBC, Spitalny Orchestra; chorus.
8:30 NBC, Talk series, from Chicago.
8:45 NBC, Howard Thurston, magician.
9:00 NBC, "First Nighter"; drama.
9:30 NBC, Stokes Orchestra; soloist; trio.
10:00 Local dance music; news.
11:00 Studio: sport review, Bill Williams.
11:15 Excerpts from Tech show, "Fancy That."
11:30 NBC, Doherty Day Program, from Coral Gables, Fla.
12:00 NBC, "Night Song"; organ; trio.

WEEI, Boston (590kc-508m)

5:30 p. m.—NBC, "Flying Family."
5:45 Georgia Minstrels.
6:00 "Evening Tattler"; news.
6:40 "Old Painter."
6:45 "Tessie the Typist."
7:00 Girl Scouts' program.
7:15 Popular vocal program.
7:30 Dance orchestra; soloist.
7:45 NBC, The Goldbergs.
8:00 NBC, Jessica Dragonette; Cavaliers Quartet; orchestra.
9:00 NBC, Musical Grocery Store; soloists; orchestra.
9:30 Dance orchestra; soloists.
10:00 NBC, Jack Benny; soloists; orchestra.
10:30 NBC, "Neighbors"; Zona Gale sketch.
11:00 Forecasts, E. B. Rideout: news.
11:15 Local dance music.

WNAC, Boston (1230kc-244m)

5:00 p. m.—CBS, "Bobby Benson."
5:15 Fashion Parade Orchestra.
5:30 CBS, "Skippy"; child sketch.
5:45 Yankee Mixed Quartet.
6:00 Announcements; band; news.
6:15 Good News Quarter Hour.
6:30 Detectives Black and Blue.
6:45 "Chandu"; transcription.
7:00 CBS, "Myrt and Marge."
7:15 CBS, "Buck Rogers in the Year 2433."
7:30 CBS, Travelers Quartet; orchestra.
7:45 CBS, Boake Carter's News Flashes.
8:00 CBS, Vocal duo; orchestra.
7:15 CBS, "Singin' Sam," baritone.
8:30 CBS, Dramatized news.
9:00 CBS, Jane Froman; orchestra.
9:15 CBS, Mary Eastman; orchestra.
9:30 CBS, "The Inside Story—Ethel Barrymore," with Edwin C. Hill.
10:00 Dance orchestra; soloist.
10:15 Tonart Singers.
10:30 Local dance music.
11:00 Announcements; news.
11:15 "Hill Billy George."
11:30-1:00 a. m.—Dance music.

WAAB, Boston (1410kc-213m)

5:00 p. m.—Cosmopolitan String Trio.
5:15 CBS, John Kelvin, Irish tenor.
5:30 Organ recital.
5:45 The Lone Wolf Tribe.
6:00 CBS popular programs.
6:45 CBS, "Just Plain Bill."
7:00 Weather; news; time.
7:15 Local dinner music.
7:30 Chemical Society talk.
7:45 Dramatic program.
8:15 Springfield Symphony Orchestra, Arthur H. Turner, conductor.
10:15 Announcement; news.
10:30 CBS, The Street Singer.
10:45 CBS, Modern Male Chorus.
11:00 CBS, Columbia Symphony Orchestra; Nino Martini, tenor.
11:30 CBS, Abe Lyman's Orchestra.

Tomorrow's Features

WBSO, Babson Park, Mass. (930kc-320m)

8:30 a. m.—Studio and musical.
12:30 p. m.—Local news.
12:45 p. m.—Studio soloists.
1:45 p. m.—Talk, "Timely Topics."
2:00 p. m.—Amateur program.
2:30 p. m.—Studio soloists.

WBZ

8:00 a. m.—Morning Minstrels.
8:15 a. m.—NBC and local programs.
12:00 noon—"The Monitor Views the News" —Mr. Ernest Beaufort.
12:18 p. m.—Local and NBC farm programs.
2:00 p. m.—NBC, Metropoliton Opera presents Wagner's "Tristan and Isolde."

WEEI

8:00 a. m.—NBC, Organ Rhapsody.
8:15 a. m.—Forecasts, E. B. Rideout; news.
8:30 a. m.—NBC programs.
10:15 a. m.—Organ recital; soloists.
10:45 a. m.—NBC programs.
12:15 p. m.—News; organ; stocks.
1:15 p. m.—NBC dance music.
1:45 p. m.—NBC, Foreign Policy Association.
3:10 p. m.—Same as WBZ.

WNAC

6:30 a. m.—Studio and musical programs.
11:00 a. m.—CBS, Philharmonic-Symphony Concert, Ernest Schelling, conductor; piano soloist.
12:10 p. m.—St. Paul's Cathedral.
1:00 p. m.—Studio and musical.
2:00 p. m.—CBS programs.

WAAB

8:30 a. m.—Time; news; weather; organ.
9:00 a. m.—CBS programs.
11:00 a. m.—Studio and musical.
1:00 p. m.—CBS programs.
2:15 p. m.—Girl Scouts' Ice Carnival.
3:00 p. m.—Announcements; news.
3:15 p. m.—Debate, "Resolved: That the United States Government Should Recognize the Government of Soviet Russia."
4:00 p. m.—Women's Federation.
4:30 p. m.—CBS dance music.

Radiocasts of Christian Science Services

For Sunday, March 12

BOSTON—The Mother Church, The First Church of Christ, Scientist, 10:45 a. m., E. S. T., WNAC, 1230kc-244m.

NEW YORK—Eleventh Church of Christ, Scientist, 11 a. m., E. S. T., WINS, 1180kc-254m.

TORONTO — First Church of Christ, Scientist, 10:50 a. m., E. S. T., CFRB, 690kc-435m.

ERIE, Penna—First Church of Christ, Scientist, 11 a. m., E. S. T., WLBW, 1260kc-238m.

CLEVELAND, Ohio — First Church of Christ, Scientist, 11 a. m., E. S. T., WJAY, 610kc-492m.

MINNEAPOLIS, Minn. — Second Church of Christ, Scientist, 10:45 a. m., C. S. T., KSTP, 1460kc-205m.

CHICAGO — Seventh Church of Christ, Scientist, 10:45 a. m., C. S. T., WCFL, 970kc-309m. W9XAA, 49.34m.

ST. LOUIS, Mo. — Fourth Church of Christ, Scientist, 11 a. m., C. S. T., KMOX, 1090kc-275m.

BEAUMONT, Texas — First Church of Christ, Scientist, 11 a. m., C. S. T., KFDM, 560kc-535m.

VANCOUVER, B. C.—Second Church of Christ, Scientist, 11 a. m., P. S. T., CJOR, 1210kc-248m.

SEATTLE, Wash.—First Church of Christ, Scientist, 8, P. S. T., KJR, 970kc-309m.

PORTLAND, Ore. — First Church of Christ, Scientist, 8, P. S. T., KALE, 1300kc-231m.

SAN FRANCISCO — First Church of Christ, Scientist, 8, P. S. T., KFWI, 930kc-326m.

LOS ANGELES—Third Church of Christ, Scientist, 11 a. m., P. S. T., KNX, 1050kc-286m.

LONG BEACH, Calif.—First Church of Christ, Scientist, 8, P. S. T., KFOX, 1250kc-240m.

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State Convention To Vote on Repeal Planned by Bill

Measure Gives Governor Privilege of Picking Candidates

Behind legislative scenes fraught with emergency banking measures, the Committee on Constitutional Law has been busy drawing up a bill for the machinery which will set in motion the working plans for a state convention to be held on the question of prohibition repeal.

This bill was reported by the committee, yesterday, and calls for a convention of 45 members, chosen by the voters from a field of 90 candidates, half wet and half dry.

The 90 candidates would be selected by the Governor and the other constitutional state officers with the approval of the Executive Council. The Governor would be authorized to call a special election at any time to elect the delegates and if no special election was ordered the voters' choice would be made at the 1934 state elections.

To save expense, the convention would be held at the State House and the delegates would be unpaid excepting for traveling expenses. Also, the committee had in mind a saving to the State of about $200,000 by eliminating a primary and holding only one selection. Six delegates would be selected from each congressional district.

The banking situation also shared prominence in legislative circles yesterday with another emergency proposal—that of investigating traffic conditions on the Newburyport Turnpike which have resulted in many fatalities and injuries.

A large delegation of public officials and representatives of civic organizations told the Committee on Highways that the pike was too narrow for the volume of traffic despite the recent widening. It was pointed out that the only hope of making the pike reasonably safe was further widening.

The committee was also advised to see what could be done to eliminate the "bottle neck" at Newburyport, where Route 1 and Route 1-A merge.

An attempt by the Massachusetts branch of the Federation of Labor to have established a state fund for compensation to persons injured in industrial accidents failed in the House yesterday. Efforts to exclude five members of the smoke inspection division from the terms of the proposed elimination of this division also failed in the House.

Proposals for an investigation of capital punishment in the State were favorably reported out of committee. Gov. Joseph B. Ely is the originator of the bill.

Boston Leaders Try Relief Food Served At V. of A. Hospice

A "forgotten man's lunch" was served to about 100 business men and women of Boston yesterday by the Volunteers of America in an effort to initiate their interest in the welfare work being undertaken among the needy and unemployed by that organization.

Since the opening of the hospice and cafeteria Sept. 10, 1932, the Volunteers had served, up to yesterday, 304,338 meals, it was announced by Mr. William H. Taylor, chairman of the advistory board.

In addition, Mr. Taylor explained that the organization had provided 8096 days of employment to jobless, had given 61,000 free tickets to the Central Registration Bureau to be given to those who needed food, had supplied 13,785 free suppers to those attending the evening sessions in the Volunteers' Forum, the latter sometimes amounting to as many as 1072 suppers in one week, and had cashed sometimes as high as $121 in free meal tickets in the cafeteria in a single day.

The principal speakers at the luncheon included Lieut.-Gov. Gaspar G. Bacon, Mr. Leverett Saltonstall, Speaker of the State House of Representatives, Mr. Joseph H. Warner, State Attorney-General, and Mrs. Nathaniel Thayer. All speakers praised the work of the Volunteers of America and declared their intentions to back it up to the limit.

Holyoke Firms Pay in Full

HOLYOKE, Mass, March 10 (AP)—Three of this city's largest industrial concerns, the Farr Alpaca Company, American Writing Paper Company and William Skinner & Sons Manufacturing Company, met their pay rolls yesterday fully and in cash. Part of the needed money came from the Holyoke National Bank and the remainder was supplied from the New York offices of the three concerns.

Events Tonight

Playcrafters: Presentation of "Mr. Pim Passes By," Roblin Hall, Church of the Redemption, Ipswich and Boylston Streets, 8:15.

Jackson All Around Club: Musicale, Goddard Chapel, Tufts College, 8.

Lowell Institute: Third lecture on series, "The British Anti-Slavery Movement," by Prof. Reginald Coupland of Oxford, Huntington Hall, 491 Boylston Street, 8. Open to public.

Russian Club of Boston: Motion pictures of pre-revolutionary Russia, Junior League, Zero Marlborough Street, 8:15.

Roxbury School Center: Presentation of "The Eighteen-Carat Boob," by Roxbury Little Theater Players, High School of Practical Arts, 8.

Field and Forest Club: Council meeting, 3 Joy Street, 6:15.

M. I. T. Musical Clubs and Simmons Glee Club: Concert and dance, Jordan Hall, 8:15.

Y. W. C. A. (140 Clarendon Street): Choice Night banquet for younger business girls, 6. Free recreation night, 7.

Harvard Graduate School of Education and New England Association of English Teachers: Dinner, speaking program, Commander Hotel, Cambridge, 6:14.

New England Association of Commercial Executives: Meeting and dinner, Hotel Statler.

Lucy Wheelock Kindergarten School: Junior prom, Longwood Towers, 9.

Rivers School Dramatic Club: Performance of "Take My Advice," Whitney Hall, Coolidge Corner, Brookline, 8.

West End House. Annual prize speaking contest, Health Unit Center, 25 Blossom Street, 8.

Theaters

Plymouth—"When Ladies Meet," 8:30.
Majestic—"Cavalcade" (film), 8:30.
Copley—"The Red Mill," 8:30.
Fine Arts—"Vienna, City of Song" (film), 1:30, 3:30, 5:30, 7:30, 9:30.

Events Tomorrow

Twentieth Century Club: Luncheon, talk, "The Moving Picture Menace," by Dr. Clifford Gray Twombly, 3 Joy Street, 1.

New England Association of English Teachers: Annual meeting, Hotel Statler, 10:15. Open to public.

English Luncheon Club: Luncheon meeting, Hotel Statler, 12:30.

New England Association of Commercial Executives: Meeting and breakfast, Hotel Statler.

Boston Museum of Fine Arts: American Rooms, Mrs. Sayward, 11.

Children's Museum of Boston: Lectures, "The Pied Piper of Hamelin," 9:30, and "Indians of the Desert," 3; Junior and Senior Bird Club meetings, 9:30 and 10:30. Olmstead Park, Jamaica Plain. Open daily 9 to 5, Sundays 1:30 to 5.

Isabella Stewart Gardner Museum: Recital by Mr. George Millrood, violinist, and Mr. Leo Litwin, pianist, Fenway Court, 2:45.

Women's Republican Club: Talk, "America Facing the Future," by Prof. William Starr Myers, 11. Demonstration of electrical recording by Mr. Will Dodge and artists, 2:30. 46 Beacon Street.

Berlitz School of Languages: Talk on France by M. Bloch, 140 Newbury Street, 2. Open to public.

Symphony Hall: Branson de Cou dream picture, "Touring California, 1932," 2:30.

Massachusetts Audubon Society: Illustrated lecture, "New Zealand—Some of Its Unique Birds and Bird Problems," by Mrs. Francis R. Cope Jr., Hotel Statler, 2:30.

Girl Scouts of Massachusetts: Twenty-first anniversary celebration, polar carnival, Boston Arena, 2.

Boston City Club: Motion picture, "American Madness," 14 Somerset Street, 2:15.

Massachusetts State Kindergarten Association: Annual meeting and luncheon, University Club, Stuart Street and Trinity Place, 11.

Theaters

Majestic—"Cavalcade" (film), 2:30.
Fine Arts—"Vienna, City of Song" (film), 1:30, 3:30, 5:30, 7:30, 9:30.
Plymouth—"When Ladies Meet," 2:30.
Copley—"The Red Mill," 2:30.
Jordan Hall—"Rebecca of Sunnybrook Farm," 10:15, 2:15.

Exhibitions

Museum of Fine Arts, Huntington Avenue—Admission free. Open week days, except Monday, 9 to 4. Sundays, 1 to 5. Free guidance in the galleries every day except Monday at 11 o'clock. Exhibitions: Costumes of the eighteenth and nineteenth centuries assembled by the Massachusetts Society of the National Colonial Dames of America; modern woodcuts; American furniture lent by Mr. and Mrs. George Alfred Cluet; sixteenth century French engravings.

Grace Horne Galleries, Stuart Street at Dartmouth—Oils and water colors by Harley Perkins and John C. E. Taylor. Through March 11.

Casson Galleries, 575 Boylston Street—Paintings by Joseph Cose Cowell. Through March 11.

Goodspeed's Book Shop, 7 Ashburton Place—Animal etchings colored in oil, by Stark Davis.

Vose Galleries, 559 Boylston Street—Forty-fourth annual exhibition by the Boston Society of Water Color Painters.

Schervee Studio, 665 Boylston Street—General print show.

St. Botolph Club, 4 Newbury Street—Exhibitions of oils.

Guild of Boston Artists, 162 Newbury Street—Paintings of the sea by John P. Benson. Through March 11.

Doll & Richards, 138 Newbury Street—Paintings by Guilio di Blass. Through March 11.

Fine Arts Theater, Norway Street at Massachusetts Avenue—Exhibition by Adolph Arssen. Through March.

For further exhibitions see Tuesday's Monitor.

Registered at the Christian Science Publishing House

Among the visitors from various parts of the world who registered at the Christian Science Publishing House yesterday were the following:

Mrs. Teresa R. Stricker, Cincinnati, Ohio.
Mrs. Minnie Batson, Boston, Mass.
Mrs. Elizabeth Simpson, Dorchester, Mass.
Mrs. S. P. Shumavon, Babylon, L. I., N. Y.
S. P. Shumavon, Babylon, L. I., N. Y.

L. A. Young Spring Omits Dividend

DETROIT, March 10—L. A. Young Spring & Wire Company omitted the quarterly dividend of 25 cents due at this time.

He Wars for Peace

By a Staff Artist of THE CHRISTIAN SCIENCE MONITOR

GEORGE H. DERN

War Secretary Seeks Peace Of World by 'Talking It Over'

Says His War Experience Is Limited to Playing Once in the Band of a High School Cadet Corps—Speaks Well of Under Dog

By BERT HEAL

Special to The Christian Science Monitor

SALT LAKE CITY, Utah—The record of Mr. George H. Dern, Secretary of War, as a mine operator, state legislator and Governor of Utah is the record of a man more interested in the public welfare than private profit—either monetary or political.

He has repeatedly supported legislation which, viewed superficially at least, was harmful to his personal interests, and which men of his own financial and social strata bitterly fought.

This characteristic made him political enemies in Utah, but it likewise brought to his support a following which twice placed him in the Governor's chair by large majorities and which made him a sectional candidate for Vice-President on the Democratic ticket.

His selection for a post in the Roosevelt Cabinet is generally attributed to personal friendship with the President. It is true that friendship had something to do with the appointment but it is also true that Secretary Dern had impressive support, not only from Utah but most of the far western states.

The new Secretary of War is rugged, and easily approached by laborer or financier. He can say "no" and when he does, he says it with determination. In a political campaign he is a hard but not a bitter fighter.

Worker for World Peace

As Secretary of War he will, on a basis of his past actions and expressions, be more acceptable to the pacifists than the militarists. He is an ardent advocate of international agreements to settle international disputes and his leanings are decidedly pacific. In fact, he has not infrequently been criticized on this point by advocates of a large army and navy.

He has had no previous experience in military matters and when first informed that he was being discussed as a possibility for Secretary of War he remarked that he had "once played in the band of a high school cadet corps."

There is no doubt but what Secretary Dern was disappointed because of his failure to get the Secretary of Interior post. As a Governor his chief interests were public lands, use of natural resources and reclamation. In fact, his entire public career was such as to inform him on the problems arising in the Department of the Interior and he felt himself especially well qualified for this position.

To the War Department he will bring an alert mind, and common sense rather than experience.

Born on a Farm

Born on a farm at Hooper, Neb., Sept. 8, 1872, the second son of John and Elizabeth Dern, George Dern was educated in the Fremont (Neb.) high school and the University of Nebraska. In the state university he was a star tackle on the football team and in 1894 was captain of the squad.

Leaving school in that year he came to Utah and began his business career as bookkeeper for the Mercur Gold Mining & Milling Company, a property that has just become valuable through discovery of a new process for treating low grade ores. His father, who had sold the Nebraska farm and invested in Utah mining property, was chief owner of the company.

In 1900 several mining properties were consolidated to form the Consolidated Mercur Gold Mines Company and young Dern was promoted to assistant general manager. A year later he was advanced to the positon of manager, a post he held until 1913.

As manager of mining properties he first began to show his liberal bent. He displayed an unusual concern, for those days, in working and living conditions of his workmen, and stockholders are reputed to have upbraided him for being "more interested in the miners than stock dividends." This was an accusation which Mr. Dern never denied.

Is Successful Inventor

He displayed a talent for invention, and, in coöperation with other mining engineers, developed several new ore-treating processes and invented improved equipment. One of these was the Holt-Dern roaster, used for the treatment of low-grade silver ores in practically every silver-producing country on the globe.

The family grew wealthy, and in 1914 Mr. Dern entered politics. He was elected to the State Senate on a Democratic-Progressive fusion ticket, and was again elected on the Democratic ticket in 1918.

As a state legislator he added to his reputation for progressive liberalism by sponsoring such legislation as the Public Utilities Act, the State Mineral Land Leasing Act and the Workmen's Compensation Act. This latter legislation in particular was distateful to Senator Dern's business and social associates, and they fought him with determination. His judgment in this has since been vindicated by the general agreement of the opposition that the Workmen's Compensation Act was sound and desirable legislation.

In 1924 Mr. Dern was elected Governor on the Democratic ticket and in 1928 he was reelected. Both victories were won by substantial majorities and in spite of the fact that the State went Republican on the national ticket both times.

Won on Tax Issue

The storm center of his career as Governor was tax revision, something he championed in the face of powerful opposition. Large business interests, such as Governor Dern was personally interested in, bitterly opposed the personal and corporation income taxes and he was subjected to severe criticism from his closest business and social friends for his stand on this issue.

He stood firm with the farmers, small city property owners and educators and succeeded in writing tax reforms into Utah's laws which for years had been blocked by large business interests, including Governor Dern's own mining industry.

The economic slump came with the income tax law, preventing it from fulfilling expectations and had Governor Dern been running for office in this State in 1932 his espousal of the income tax undoubtedly would have weakened him.

Secretary Dern's chief recreations are outdoor sports, traveling and viewing scenic beauties of the West. He is an old-fashioned family man and the Dern home life is something to excite envy. He and his wife, formerly Miss Lottie Brown of Fremont, Neb., have reared a family of five children and these have been their first interest.

Mrs. Dern, like her husband, is intensely interested in economic, political and sociological problems and she is a helpmate to Secretary Dern in his public as well as his domestic life.

She has the ability to make people from the top of the economic scale to the bottom feel at home in her presence and is an able adviser in political matters.

Weather

U. S. Weather Bureau Report

Boston and Vicinity: Fair tonight and Saturday; colder tonight; diminishing west or northwest winds; winds becoming moderate Saturday; minimum temperature tonight near 12.

All New England States: Fair tonight and Saturday; colder tonight.

Atlantic coast, Eastport to Sandy Hook: Fresh to strong west or northwest winds, diminishing tonight, and fair weather tonight and Saturday.

Official Temperatures

	A	B		A	B
Atlantic City	38	50	Montreal	4	32
Bismarck	4	12	Nantucket	30	44
Boston	32	44	New Orleans	56	74
Buffalo	12	22	New York	32	46
Calgary	10	18	Norfolk, Va.	44	58
Charleston	54	64	North Platte	20	26
Chicago	6	24	Philadelphia	24	52
Cincinnati	14	38	Phoenix, Ariz.	50	82
Denver	28	46	Pittsburgh	12	36
Eastport, Me.	20	44	Portland, Me.	20	44
Hatteras	48	64	Raleigh	42	64
Honolulu, T.H.		74	St. Louis	14	34
7 p.m. Mar. 9	68		St. Paul	2	8
Helena, Mont.	16	58	Salt Lake City	38	58
Huron, S. D.	0	14	San Francisco	52	66
Jacksonville	60	70	SantaFe, N.M.	36	58
Kansas City	14	32	Seattle	38	50
Key West	70	76	Tampa	62	72
Los Angeles	50	70	Washington	24	54
Memphis	30	48	Wichita, Kan.	20	38
Miami, Fla.	62	72	Williston, N.D.	6	16

A—8 a. m. eastern standard time March 10.
B—Maximum March 9.

High Tides at Boston

Friday 10:14 p. m., Saturday 10:32 a. m.
Height of tides 9 feet, 9.8 feet.

Light all vehicles at 6:16 p. m.

MacDonald to Prepare the Soil

★ ★ ★

Premier's Proposed Visit With Roosevelt Expected to Assure Diplomatic Harvest

★ ★ ★

By SISLEY HUDDLESTON

Special European Correspondence

PARIS—In view of the difficulties in the way of an arrangement that would be acceptable to the United States and Great Britain, the proposed visit of Mr. Ramsay MacDonald to President Roosevelt for preliminary informal conversations, is welcomed. To plunge into discussions of the debts problem, or to precipitate the holding of an economic conference, before there is a general understanding on Anglo-American policy, is held to be unwise.

There is therefore a good deal of hope expressed in many quarters that useful work could be accomplished by a meeting of the British Prime Minister, who despite criticism appears still to enjoy the confidence of the politicians and people, and the new American President, who must take stock of the situation before embarking on a definite course.

In private talks, in which the parties could inform each other of the feeling of their respective countries and of the practical possibilities, and be informed in their turn, misunderstandings which might delay or even jeopardize the formal negotiations and discussions could be dissipated.

It is generally agreed that for this purpose Mr. MacDonald is the right man to be intrusted with the mission of explaining the British viewpoint to the President. He can, if he chooses, be relatively free of departmental duties. Having regard to the composition of his Cabinet, he is a sort of super-head; and though his leadership is necessary to the smooth working of the Government, he can nevertheless be spared for the conduct of particular jobs outside the country.

More important is his prestige in the United States. His visit before the Naval Conference is fondly remembered on both sides of the Atlantic. It was certainly, in its personal aspect at any rate, thoroughly successful. England was gratified at the warmth of his reception, and it is superfluous to dwell upon the excellent impression he produced in the States.

Would a second visit be equally triumphal? The first, whatever its practical results, marked a definite strengthening of Anglo-American bonds. But then there was fundamental agreement on the object to be pursued. Now there are undoubtedly grave differences which demand the utmost good will and the greatest tact if they are to be overcome.

The atmosphere, too, has changed. So many disappointments have been experienced by all countries, and not least by the United States, that considerable care is required to repel the suggestion that the Premier's visit is for the purpose of "putting something over" on America. No subject is more delicate than that of money; and it would be well to treat it as a hard question of common interest rather than one of sentiment.

Comment on this side is to the effect that the state of internal finances ought to predispose America to coöperative measures; but that in fact it has made it more difficult to plead for a reduction of international debts, however desirable such reduction may be.

It is sometimes thought that Mr. MacDonald is not sufficiently versed in finance, and that far from obtaining too much from the United States, it is possible that he will make a bad preliminary bargain from the British viewpoint, as Mr. Stanley Baldwin is accused of having done 10 years ago.

But private and personal though the conversations would be, Mr. MacDonald would be accompanied by financial advisers; and it is unworthy of two great nations to shrink from the opportunity of expounding their respective positions on the hypothetical ground that an accord might be detrimental to one of them. The present situation is surely detrimental enough.

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A Review of the
73rd ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 1932

ASSETS		LIABILITIES AND RESERVES	
Cash (including Time Deposits $3,411,501.73 and Government Deposits $813,827.92)	$ 47,739,150.39	General Insurance Reserve	$1,307,394,320.00
Bonds	425,636,527.82	Other Liabilities	58,488,630.92
Guaranteed and Preferred Stocks	74,459,784.00	Dividends Apportioned to Annual and Deferred Dividend Policies for Distribution in 1933	41,554,506.00
Other Stocks	2,998,099.39	Surplus Awaiting Apportionment to Deferred Dividend Policies	50,887.00
First Mortgages on Real Estate	520,716,875.96	Contingency Reserve	64,208,683.02
Real Estate	38,393,906.42		
Loans on Society's Policies	305,340,869.37		
Premiums in Course of Collection, Interest and Rents Due and Accrued and other Assets	56,411,793.59		
	$1,471,697,006.94		$1,471,697,006.94

Securities are valued in accordance with the laws of the State of New York and the valuations prescribed by the National Convention of Insurance Commissioners.

TOTAL RECEIPTS for the Year	$354,742,963.01
TOTAL DISBURSEMENTS for the Year	285,169,910.46
EXCESS OF RECEIPTS OVER DISBURSEMENTS	$69,573,052.55
NEW INSURANCE PAID FOR IN 1932	$620,140,451.00
Ordinary	$465,755,264.00
Group (new groups only)	154,355,187.00
TOTAL OUTSTANDING INSURANCE, December 31, 1932	$6,665,098,062.00

ACCOUNTANTS' CERTIFICATE

The Equitable Life Assurance Society of the United States:

We have audited your books and accounts at your Home Office, continuously throughout the year ended December 31, 1932;

We have verified the Secured Loans by examination of the notes and contracts and the collateral held thereunder; the possession of the Bonds and Stocks owned; the Cash Balances at the Home Office by count of the cash in hand and by confirmations obtained from all depositaries; and

WE HEREBY CERTIFY that the accompanying Statement of Assets and Liabilities at December 31, 1932, and the Total Receipts and the Total Disbursements as shown for the year ended on that date, are in agreement with the books of the Society; that the Total Receipts and the Total Disbursements correctly summarize the recorded transactions during the year; and that, in our opinion, the Statement of Assets and Liabilities shows the true condition of the Society.

HASKINS & SELLS,
Certified Public Accountants.

New York, February 14, 1933.

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Use *Bon Ami* for all your household cleaning. It doesn't redden or roughen your hands, or injure your fingernails, doesn't leave gritty sediment—and is odorless.

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Emergency Banking Measure Amends Federal Reserve Act

Provides for Expansion of Currency and Methods of Reorganizing and Liquidating Banks as Examination May Determine

WASHINGTON, March 10 (AP)—The text of the emergency banking bill follows:

A bill to provide relief in the existing national emergency in banking, and for other purposes:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, that the Congress hereby declares that a serious emergency exists and that it is imperatively necessary speedily to put into effect remedies of uniform national application.

Title I

Section 1. The actions, regulations, rules, licenses, order and proclamations taken, promulgated, made, or issued by the President of the United States or the Secretary of the Treasury since March 4, 1933, pursuant to the authority conferred by subdivision (B) of Sec. 5 of the Act of Oct. 6, 1917, as amended, are hereby approved and confirmed.

Sec. 2. Subdivision (B) of Sec. 5 of the Act of Oct. 6, 1917 (40 Stat. L. 411), as amended, is hereby amended to read as follows:

"(B) During time of war or during any other period of national emergency declared by the President, the President may, through any agency that he may designate, or otherwise, investigate, regulate, or prohibit, under such rules and regulations as he may prescribe, by means of licenses or otherwise, any transactions in foreign exchange, transfers of credit between banking institutions as defined by the President, and export, hoarding, melting, or earmarking of gold or silver coin or bullion or currency, by any person within the United States or any place subject to the jurisdiction thereof; and the President may require any person engaged in any transaction referred to in this subdivision to furnish under oath, complete information relative thereto, including the production of any books of account, contracts, letters or other papers, in connection therewith in the custody or control of such person, either before or after such transaction is completed. Whoever willfully violates any of the provisions of this subdivision or of any license, order, rule or regulation issued thereunder, shall, upon conviction, be fined not more than $10,000, or, if a natural person, be imprisoned for not more than 10 years, or both; and any officer, director, or agent of any corporatoin who knowingly participates in such violation shall be punished by a like fine, imprisonment, or both. As used in this subdivision the term 'person' means an individual, partnership, association, or corporation."

Reserve Act Amended

Sec. 3. Section 11 of the Federal Reserve Act is amended by adding at the end thereof the following new subsection:

(N)—Whenever in the judgment of the Secretary of the Treasury such action is necessary to protect the currency system of the United States, the Secretary of the Treasury, in his discretion, may require any and all individuals, partnerships, associations and corporations, to pay to the Treasury of the United States any or all gold coin, gold bullion, and gold certificates owned by such individuals, parternships, associations, and corporations.

Upon receipt of such gold coin, gold bullion, or gold certificates, the Secretary of the Treasury shall pay therefor an equivalent amount of any other form of coin or currency coined or issued under the laws of the United States. The Secretary of the Treasury shall pay all costs of the transportation of such gold bullion, gold certificates, coin or currency, including the cost of insurance, protection, and such other incidental costs as may be reasonably necessary.

Any individual, partnership, association or corporation failing to comply with any requirement of the Secretary of the Treasury made under this subsection shall be subject to a penalty equal to twice the value of the gold or gold certificates in respect of which such failure occurred, and such penalty may be collected by the Secretary of the Treasury by suit or otherwise.

Regulations on Withdrawals

Sec. 4. In order to provide for the safer and more effective operation of the national banking system and the Federal Reserve System, to preserve for the people the full benefits of the currency provided for by the Congress through the national banking system and the Federal Reserve System, and to relieve interstate commerce of the burdens and obstructions resulting from the receipt on an unsound or unsafe basis of deposits subject to withdrawal by check, during such emergency period as the President of the United States by proclamation may prescribe, no member bank of the Federal Reserve System shall transact any banking business except to such extent and subject to such regulations, limitations and restrictions as may be prescribed by the Secretary of the Treasury with the approval of the President. Any individual, partnership, corporation, or association, or any director, officer or employee thereof, violating any of the provisions of this section shall be deemed guilty of a misdemeanor and, upon conviction thereof, shall be fined not more than $10,000 or, if a natural person may, in addition to such fine, be imprisoned for a term not exceeding 10 years. Each day that any such violation continues shall be deemed a separate offense.

Title II

Sec. 201. This title may be cited as the "Bank Conservation Act."

Sec. 202. As used in this title, the term "bank" means (1) any national banking association, (2) any bank or trust company located in the District of Columbia and operating under the supervision of the Comptroller of the Currency, and the term "state" means any state, territory or possession of the United States, and the Canal Zone.

Sec. 203. Whenever he shall deem it necessary in order to conserve the assets of any bank for the benefit of the depositors and other creditors thereof, the Comptroller of the Currency may appoint a conservator for such bank and require of him such bond and security as the Comptroller of the Currency deems proper. The conservator, under the direction of the Comptroller, shall take possession of the books, records and assets of every description of such bank, and take such action as may be necessary to conserve the assets of such bank pending further disposition of its business as provided by law. Such conservator shall have all the rights, powers and privileges now possessed by or hereafter given receivers of insolvent national banks and shall be subject to the obligations and penalties, not inconsistent with the provisions of this title, to which receivers are now or may hereafter become subject. During the time that such conservator remains in possession of such bank, the rights of all parties with respect thereto shall, subject to the other provisions of this title, be the same as if a receiver had been appointed therefor. All expenses of any such conservatorship shall be paid out of the assets of such bank and shall be a lien thereon, which shall be prior to any other lien provided by this act or otherwise. The conservator shall receive as salary an amount no greater than that paid to employees of the Federal Government for similar services.

Reports to Comptroller

Sec. 204. The Comptroller of the Currency shall cause to be made such examinations of the affairs of such banks as shall be necessary to inform him as to the financial condition of such bank, and the examiner shall make a report thereon to the Comptroller of the Currency at the earliest practicable date.

Sec. 205. If the Comptroller of the Currency becomes satisfied that it may safely be done and that it would be in the public interest he may, in his descretion, terminate the conservatorship and permit such bank to resume the transaction of its business subject to such terms, conditions, restrictions and limitations as he may prescribe.

Sec. 206. While such bank is in the hands of the conservator appointed by the Comptroller of the Currency, the Comptroller may require the conservator to set aside and make available for withdrawal by depositors and payment to other creditors, on a ratable basis, such amounts as in the opinion of the Comptroller may safely be used for this purpose; and the Comptroller may, in his discretion, permit the conservator to receive deposits, but deposits received while the bank is in the hands of the conservator shall not be subject to any limitation as to payment or withdrawal, and such deposits shall be segregated and shall not be used to liquidate any indebtedness of such bank existing at the time that a conservator was appointed for it, or any subsequent indebtedness incurred for the purpose of liquidating any indebtedness of such bank existing at the time such conservator was appointed.

Such deposits received while the bank is in the hands of the conservator shall be kept on hand in cash, invested in the direct obligations of the United States, or deposited with a Federal Reserve bank. The Federal Reserve banks are hereby authorized to open and maintain separate deposit accounts for such purpose, or for the purpose of receiving deposits from state officials in charge of state banks under similar circumstances.

Reorganization of Associations

Sec. 207. In any reorganization of any National Banking Association under a plan of a kind which, under existing law, requires the consent, as the case may be, (a) of depositors and other creditors or (b) of stockholders or (c) of both depositors and other creditors and stockholders, such reorganization shall become effective only (1) when the Comptroller of the Currency shall be satisfied that the plan of reorganization is fair and equitable as to all depositors, other creditors and stockholders and is in the public interest and shall have approved the plan subject to such conditions, restrictions and limitations as he may prescribe and (2) when, after reasonable notice of such reorganization, as the case may require, (a) depositors and other creditors of such bank representing at least 75 per cent in amount of its total deposits and other liabilities as shown by the books of the National Banking Association or (b) stockholders owing at least two-thirds of its outstanding capital stock as shown by the books of the National Banking Association or (c) both depositors and other creditors representing at least 75 per cent in amount of the total deposits and other liabilities and stockholders owning at least two-thirds of its outstanding capital stock as shown by the books of the National Banking Association, shall have consented in writing to the plan of reorganization; provided, however, that claims of depositors or other creditors which will be satisfied in full under the provisions of the plan of reorganization shall not be included among the total deposits and other liabilities of the National Banking Association in determining the 75 per cent thereof as above provided.

Duties of Conservators

When such reorganization becomes effective, all books, records, and assets of the National Banking Association shall be disposed of in accordance with the provisions of the plan and the affairs of the National Banking Association shall be conducted by its board of directors in the manner provided by the plan and under the conditions, restrictions and limitations which may have been prescribed by the Comptrolle of the Currency. In any reorganization which shall have become effective as provided herein, all depositors and other creditors and stockholders of such National Banking Association, whether or not they shall have consented to such plan of reorganization, shall be fully and in all respects subject to and bound by its provisions, and claims of all depositors and other creditors shall be treated as if they had consented to such plan of reorganization.

Sec. 208. After 15 days after the affairs of a bank shall have been turned back to its board of directors by the conservator, either with or without a reorganization as provided in Sec. 207 hereof, the provisions of Sec. 206 of this title with respect to the segregation of deposits received while it is in the hands of the conservator and with respect to the use of such deposits to liquidate the indebtedness of such bank shall no longer be effective; provided, that before the conservator shall turn back the affairs of the bank to its board of directors he shall cause to be published in a newspaper published in the city, town or county in which such bank is located, and if no newspaper is published in such city, town or county, in a newspaper to be selected by the Comptroller of the Currency published in the state in which the bank is located, a notice, in form approved by the Comptroller, stating the date on which the affairs of the bank will be returned to its board of directors and that the said provisions of Sec. 206 will not be effective after 15 days after such date; and on the date of the publication of such notice the conservator shall immediately send to every person who is a depositor in such bank under Sec. 206 a copy of such notice by registered mail addressed to the last known address of such person as shown by the records of the bank, and the conservator shall send similar notice in like manner to every person making deposit in such bank under Sec. 206 after the date of such newspaper publication and before the time when the affairs of the bank are returned to its directors.

Application to Contracts

Sec. 209. Conservators appointed pursuant to the provisions of this title shall be subject to the provisions of and to the penalties prescribed by Sec. 5209 of the revised statutes (U. S. C., Title 12, Sec. 592; and Secs. 112, 113, 114, 115, 116 and 117 of the criminal code of the United States (U. S. C., Title 18, Secs. 202, 203, 204, 205, 206 and 207) in so far as applicable, are extended to apply to contracts, agreements, proceedings, dealings, claims and controversies by or with any such conservator or the comptroller of the currency under the provisions of this title.

Sec. 210. Nothing in this title shall be construed to impair in any manner any powers of the President, the Secretary of the Treasury, the Comptroller of the Currency, or the Federal Reserve Board.

Sec. 211. The Comptroller of the Currency is hereby authorized and empowered, with the approval of the Secretary of the Treasury, to prescribe such rules and regulations as he may deem necessary in order to carry out the provisions of this title. Whoever violates any rule or regulation made pursuant to this section shall be deemed guilty of a misdemeanor and, upon conviction thereof, shall be fined not more than $5000, or imprisoned not more than one year, or both.

Title III

Section 301—Notwithstanding any other provision of law, any national banking association may, with the approval of the Comptroller of the Currency and by vote of shareholders owning a majority of the stock of such association, upon not less than five days' notice, given by registered mail pursuant to action taken by its board of directors, issue preferred stock in such amount and with such par value as shall be approved by said Comptroller, and make such amendments to its articles of association as may be necessary for this purpose; but in the case of any newly organized national banking association which has not yet issued common stock, the requirement of notice to and vote of shareholders shall not apply. No issue of preferred stock shall be valid until the whole amount representing the par value of such stock shall be paid in.

Sec. 302 (A). The holders of such preferred stock shall be entitled to cumulative dividends at a rate not exceeding 6 per centum per annum, but shall not be held individually responsible as such holders for any debts, contracts, or engagements of such association and shall not be liable for assessments to restore impairments in the capital of such association as now provided by law with reference to holders of common stock. Notwithstanding any other provision of law, the holders of such preferred stock shall have such voting rights, and such stock shall be subject to retirement in such manner and on such terms and conditions, as may be provided in the articles of association with the approval of the Comptroller of the Currency.

(B). No dividends shall be declared or paid on common stock until the cumulative dividends on the preferred stock shall have been paid in full; and, if the association is placed in voluntary liquidation or a receiver is appointed therefor, no payments shall be made to the holders of the common stock until the holders of the preferred stock shall have been paid in full the par value of such stock plus all accumulated dividends.

Definition of Common Stock

Sec. 303—The term "common stock" as used in this title means stock of national banking associations other than the preferred stock issued under the provisions of this title. The term "capital" as used in provisions of law relating to the capital shall mean the amount of unimpaired common stock plus the amount of preferred stock outstanding and unimpaired; and the term "capital stock," as used in Section 12 of the act of March 15, 1900, shall mean only the amount of common stock outstanding.

Sec. 304. If in the opinion of the Secretary of the Treasury any national banking association is in need of funds for capital purposes either in connection with the organization or reorganization of association or otherwise, he may, with the approval of the President, request the Reconstruction Finance Corporation to subscribe, for preferred stock in such bank, and the Reconstruction Finance Corporation shall subscribe and pay for such stock in accordance with such request. The Reconstruction Finance Corporation may, with the approval of the Secretary of the Treasury, and under such rules and regulations as he may prescribe, sell in the open market or otherwise the whole or any part of the preferred stock of any national banking association acquired by the corporation pursuant to this section.

The amount of notes, bonds, debentures and other such obligations which the Reconstruction Finance Corporation is authorized and empowered to issue and to have outstanding at any one time under existing law is hereby increased by an amount sufficent to carry out the provisions of this section.

Title IV

Sec. 401. The sixth paragraph of Sec. 18 of the Federal Reserve Act is amended to read as follows:

"Upon the deposit with the treasurer of the United States, or with the Federal Reserve agent in joint custody with the Federal Reserve Bank, (a) of any direct obligations of the United States or (b) of any notes, drafts, bills of exchange, or bankers' acceptances acquired under the provisions of this act, any Federal Reserve Bank making such deposit in the manner prescribed by the Secretary of the Treasury, shall be entitle to receive from the Comptroller of the Currency circulating notes in blank, duly registered and countersigned.

"When such circulating notes are issued against the security of obligations of the United States, the amount of such circulating notes shall be equal to the face value of the direct obligations of the United States so deposited as security; and, when issued against the security of notes, drafts, bills of exchange and bankers' acceptances acquired under the provisions of this act, the amount thereof shall be equal to not more than 90 per cent of the sound value of such notes, drafts, bills of exchange and bankers' acceptances so deposited as security.

"Such notes shall be the obligations of the Federal Reserve bank procuring the same, shall be in form prescribed by the Secretary of the Treasury, shall be receivable at par in all parts of the United States for the same purposes as are national bank notes, and shall be redeemable in lawful money of the United States on presentation at the United States Treasury or at the bank of issue. The Secretary of the Treasury is authorized and empowered to prescribe regulations governing the issuance, redemption, replacement, retirement and destruction of such circulating notes and the release and substitution of security therefor.

Tax on Circulating Notes

Such circulating notes shall be subject to the same tax as is provided by law for the circulating notes of national banks secured by 2 per cent bonds of the United States. No such circulating notes shall be issued under this paragraph after the President has declared by proclamation that the emergency recognized by the President by proclamation of March 6, 1933, has terminated, unless such circulating notes are secured by deposits of bonds of the United States bearing the circulation privilege. When required to do so by the Secretary of the Treasury each Federal Reserve agent shall act as agent of the Treasurer of the United States or of the Comptroller of the Currency, or both, for the performance of any of the functions which the Treasurer or the Comptroller may be called upon to perform in carrying out the provisions of this paragraph.

Appropriations available for distinctive paper and printing United States currency or national bank currency are hereby made available for the production of the circulating notes of federal reserve banks herein provided; but the United States shall be reimbursed by the Federal Reserve Bank to which such notes are issued for all expenses necessarily incurred in connection with the procuring of such notes and all other expenses incidental to their issue, redemption, replacement, retirement and destruction.

Advances to Member Banks

Sec. 402. Sec. 10 (b) of the Federal Reserve Act, as amended, is further amended to read as follows:

"Sec. 10 (b). In exceptional and exigent circumstances, and when any member bank has no further eligible and acceptable assets available to enable it to obtain adequate credit accommodations through rediscounting at the Federal Reserve Bank or any other method provided by this act other than that provided by Sec. 10 (a), any Federal Reserve bank, under rules and regulations prescribed by the Federal Reserve Board, may make advances to such member bank on its time or demand notes secured to the satisfaction of such Federal Reserve bank. Such notes shall be subject to such rates of interest or discount as may be established by

(Continued on Page 5, Column 3)

Roosevelt's Proclamation Extending Nation's Bank Holiday Indefinitely

The full text of President Roosevelt's proclamation extending indefinitely the national banking holiday follows:

Whereas, on March 6, 1933, I, Franklin D. Roosevelt, President of the United States of America, by proclamation declared the existence of a national emergency and proclaimed a bank holiday extending from Monday, the sixth day of March, to Thursday, the ninth day of March, 1933, both dates inclusive, in order to prevent the export, hoarding or earmarking of gold or silver coin, or bullion or currency, or speculation in foreign exchange; and

Whereas, under the act of March 9, 1933, all proclamations heretofore or hereafter issued by the President pursuant to the authority conferred by Section 5 (B) of the act of Oct. 6, 1917, as amended, are approved and confirmed; and

Whereas, said national emergency still continues, and it is necessary to take further measures extending beyond March 9, 1933, in order to accomplish such purposes;

Now, therefore, I, Franklin D. Roosevelt, President of the United States of America, in view of such continuing national emergency and by virtue of the authority vested in me by Section 5 (B) of the act of Oct. 6, 1917 (40 Stat. L. 411), as amended by the act of March 9, 1933, do hereby proclaim, order, direct and declare that all the terms and provisions of said proclamation of March 6, 1933, and the regulations and orders issued thereunder, are hereby continued in full force and effect until further proclamation by the President.

In Witness Whereof, I have hereunto set my hand and have caused the seal of the United States to be affixed.

Done in the District of Columbia, this ninth day of March, in the year of our Lord one thousand nine hundred and thirty-three, and of the independence of the United States the one hundred and fifty-seventh.

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Roosevelt Opens Drive for Rigid Federal Economy

(Continued from Page 1)

fits of those who were not injured in war service.

President Roosevelt's message, however, does not speak directly of prospective slashes. And he threads a tight-rope path between executive and legislative prerogatives in an effort to avoid too serious an upset to the American Constitution. He asks Congress for new legislation "laying down broad principles for the granting of pensions and other veteran benefits, and giving to the executive the authority to prescribe the administrative details."

Legislation alone, he states, cannot give flexibility enough to cover these vast disbursements. The Executive requires authority "to draw the lines of differentiation necessary to justice." Similar authority is requested over salaries of civil and military employees of the Government. Regarding them, President Roosevelt specifically asks for repeal of the existing furlough plan, "substituting therefor a general principle and authorizing the Executive to make application of this principle."

Adjustment of Benefits

Avoiding constitutional pitfalls, President Roosevelt defines the legislative function as to "fix the amount of expenditure, the means by which it is to be raised, and the general principles under which the expenditures are to be made."

But all administration is to be left to the Executive. He will, therefore, be able to adjust veterans' pay between those who were injured in war service and those who were not. Great flexibility will, of course, endow the President with thoroughly effective and workable authority. But a constitutional cloak has carefully been thrown over the function.

That President Roosevelt realizes where the present expansion of virtual dictatorship in executive hands is leading him is amply evident in this message. And he is seeking to avoid any upset in the form of government. He carefully pointed out that not the action he is now proposing to take, but continued loose fiscal policy would wreck liberal government in the United States as it has wrecked other governments in recent history.

Message Marked by Frankness

Today's message is marked by the same utterly frank and bold approach to problems which characterizes President Roosevelt's inaugural address and yesterday's banking message. He began by thanking Congress on behalf of the nation for its prompt and drastic action yesterday to restore and improve the banking system. But mutual congratulations took only 27 words of his message. He turned at once to grim and startling facts:

"For three long years the Federal Government has been on the road toward bankruptcy."

And, in terse phrases, the President showed the mounting deficit:

1931—$462,000,000.
1932—$2,472,000,000.
1933—Probably more than $1,200,000,000.
1934—More than $1,000,000,000 without immediate action.
Accumulated deficit: $5,000,000,000.

Impairment of Credit

Then the President pointed out that this fiscal situation had contributed to banking collapse, economic stagnation, unemployment, and by impairing credit of the United States Government jeopardized safety of deposits, security of insurance policies, industrial activity, farm products values, availability of employment. And he concluded:

"The credit of the United States Government definitely affects these fundamental human values. It, therefore, becomes our first concern to make secure the foundation. National recovery depends upon it."

This ringing approach to the problem met with an instant response in Congress. The Senate immediately adjourned until noon tomorrow, while the budget legislation will be considered by a committee as soon as it is ready. The upper house, however, could not take action until Senator Huey P. Long (D.), Louisiana, had vented his opposition to banking reform by insinuating that a number of Senators who yesterday voted for the emergency banking bill "had since seen the light." Senator Long, though opposing the bill, avoided putting his name on the roll call against it. But his attempt to introduce amendments was cut short by Senator Joseph T. Robinson, Democratic floor leader, and the Senate adjourned with relief.

In the House, upon motion of Representative Joseph W. Byrns, Tennessee, floor leader, a special economy committee was set up to consider the emergency budget legislation as soon as it comes from the White House. Meanwhile, legislative experts joined by the President and Mr. Lewis W. Douglas, director of the budget, were working on relevant legislation, and expected to rush material to congressional committees.

Bonus Bloc Alarmed

However, the well-known "bonus bloc" in the House sprang to instant opposition, and unless they are bound by a party caucus appear determined to fight the President's program. Representative John E. Rankin (D.) of Mississippi demanded that veterans should not be penalized for mistakes of the bankers, as a result of the present banking crisis.

His remarks were warmly applauded on floor and gallery, where the "bonus" lobby is already alarmedly at work. But administration forces appear too strong this time, and if the party caucus method is used, as anticipated, there appears no likelihood of an absolute bloc.

In general circles, however, the economy drive of the President and its particular objectives were heartily welcomed. His message made a particularly good impression: A message produced under almost continuous pressure of work which allows President Roosevelt little time for literary composition, yet which produces the resounding and solid eloquence of this document.

Never before in the nation's peacetime history have proclamations and messages followed one another with such machine-gun rapidity, striking at the very roots of national problems. History, in large type, is being boldly written in Washington this week.

To protect banks—and depositors whose assets are really sound but require some days for classification—President Roosevelt last night issued another proclamation extending the banking holiday indefinitely, despite the fact that by evening Congress had completed passage in record time of the emergency legislation he had requested without altering a single comma.

It is now expected that sound banks will be permitted to open early next week, when the holiday will probably come to an end, and normal commercial intercourse may be recommenced. But by that time the number of banks which can be certified as sound will be much larger than it would have been today.

Thus, though millions of people who expected free access to their money today may be disappointed, thousands of small and solvent banks of the country will be able to join the list of those entitled to share in the new Federal Reserve currency and prove their soundness to the Government.

Announcement by Secretary

About midnight, Mr. William H. Woodin, Secretary of the Treasury, reiterated that the Treasury intends to open banks as rapidly as possible. Senator Carter Glass explained after a White House conference that the longer holiday gives "more state banks an opportunity to come to the shelter of the Federal Reserve System." In the respite period, the Treasury will be able better to classify the three groups of banks: those which can open at once, those which will have to defer opening, and those whose assets are so sunken that they have to be reorganized.

"The national emergency still continues," the President explained in his proclamation, "and it is necessary to take further measures extending beyond March 9, 1933, in order to accomplish such purposes."

Reassurance that soon many banks will be doing full business was given by Mr. Woodin at the close of the historic day. He said, "This legislation makes possible the opening of banks upon a sound basis, backed by an adequate supply of currency.

"Through this law the banks which will open will be placed in a position to meet all demands. This assurance should restore confidence and create the foundation for a forward movement in business activities.

"It will be the policy of the Treasury to permit as rapidly as possible the opening of the sound banks. There are, of course, many thousands of such banks which will promptly be restored to the performance of their normal functions."

Mr. Woodin explained that while much information on the banks had already come to the Treasury, classification of the banks could not be completed even by Saturday. Regulations governing reopenings and other aspects opened up by the new legislation will be published forthwith.

By last night the Treasury had ready a list of those national banks which are defined as sound. But to publish this, it was recognized, would throw doubt on other perhaps equally sound banks which operate as state institutions—even though some of them are in the Federal Reserve System. Therefore the list of sound banks was not published, and will not be until it has been extended to the fullest extent compatible with fairly early opening of many banks.

To ease the situation, payment of pay rolls in percentage or in full was recorded from most parts of the country. Banks were also making disbursements for other emergency needs, as provided in an early Treasury regulation. And to make the stringency even less binding, the Treasury once again altered its position, and will now permit issuance of scrip where local authorities deem it absolutely necessary. But the provision of an emergency Federal Reserve Bank note issue has probably rendered most of this unneeded, and widespread scrip issue is not now expected.

Set Congressional Record

Passage of the banking legislation, which set a congressional record, was marked by opposition only in the Senate. The House passed the bill without being able to see a copy of it. But in the upper chamber a tiny coalition of opposition, initiated by Senator Porter S. Dale (R.) of Vermont, and joined by Senator Huey P. Long (D.) of Louisiana, and a group of six insurgents, fought its passage.

Senator Long was careful not to appear in the final roll call, though he roundly abused the bill and Senator Glass, its chief defender. Opposition was based on the effects the bill might have on the 14,000 banks outside the Federal Reserve System. Besides Senator Dale only six Senators, all of them in the insurgent column, voted against the measure. But a number of other Senators, including Senator Glass and Senator David A. Reed (R.) of Pennsylvania, said they accepted defects in the bill only because they looked forward to an opportunity to amend it later. In view of the national emergency, they withheld their opposition.

Objections felt by these senators included the potential expansion of the currency, which under the bill might swell by from $5,000,000,000 to $8,000,000,000, it is believed. Of course no such expansion is contemplated and the actual amount of new money which comes into circulation depends entirely on public confidence. If, as the banks reopen, this confidence has attained a satisfactory level, very little new money will be required, for the already large amount of currency in the country will automatically thaw out.

Amendments Held Likely

Senator Glass also pointed out that the bill permits banks not members of the Federal Reserve System, after having exhausted their eligible paper collateral, to "bring their cats and dogs" to the Federal Reserve and have them discounted. In normal times, Senator Glass said, he would not tolerate such a proposal.

Amendments, therefore, are extremely likely in the very near future. If they are considered at once, they may well prolong the special session. But it is more probable that after President Roosevelt's other emergency matters have been dealt with the session will be recessed, and all other banking disputation left for more tranquil times.

Emergency Measure Alters Reserve Act

(Continued from Page 4)

such Federal Reserve bank subject to the review and determination of the Federal Reserve Board."

Sec. 403—Sec. 13 of the Federal Reserve Act, as amended, is amended by adding at the end thereof the following new paragraph:

"Subject to such limitations, restrictions and regulations as the Federal Reserve Board may prescribe, any Federal Reserve Bank may make advances to any individual, partnership or corporation on the promissory notes of such individual, partnership or corporation secured by direct obligations of the United States.

"Such advances shall be made for periods not exceeding 90 days and shall bear interest at rates fixed from time to time by the Federal Reserve Bank, subject to the review and determination of the Federal Reserve Board."

Title V

Sec. 501. There is hereby appropriated, out of any money in the Treasury not otherwise appropriated, the sum of $2,000,000, which shall be available for expenditure, under the direction of the President and in his discretion, for any purpose in connection with the carrying out of this act.

Sec. 502. The right to alter, amend or repeal this act is hereby expressly reserved. If any provision of this act, or the application thereof to any person or circumstances, is held invalid, the remainder of the act, and the application of such provision to other persons or circumstances, shall not be affected thereby.

Africans' Own Culture Defended To Colonial Service Candidates

Lecturer on Anthropology Tells of Fine Training Native Parents Give to Their Children

Special from The Christian Science Monitor Bureau

LONDON—An appeal against European intervention in African culture was issued here recently by Dr. R. A. Rattray, expert in African affairs and lecturer on anthropology at Oxford University, to candidates for the British Colonial Service.

Few parents have succeeded in bringing up so fine a race as have the Africans, Dr. Rattray told a meeting of the Save the Children Fund Child-Protection Committee. European civilization must not interfere with the secret which lies behind the cultural attitude of the African parent toward his child, he declared.

Dr. Rattray, who was Provincial Commissioner of the Colonial Civil Service on the Gold Coast, made a study of the African parent. He says that his secret lies in definite standards of conduct which are best understood through his proverbs and his folklore.

Proverbs are used effectively in the upbringing of children, while folklore, being the only literature of primitive Africa, has a wide influence upon character building and behavior. Both folklore and proverbs recognize the value of parents setting their children a good example.

The African child, as he emerges from babyhood, is taught to copy the work and manners of his parents, according to Dr. Rattray. The girls follow their mother in making games of the things they will afterward undertake as work—the twisting of grass, the arrangement of leaves for clothing, the molding of pottery, the grinding of corn, the baking of cakes. And the mother cites such proverbs as—"Do not let your mouth rise higher than your companions"; "Do not laugh at old men and old women"; "Beware of wildness in dancing."

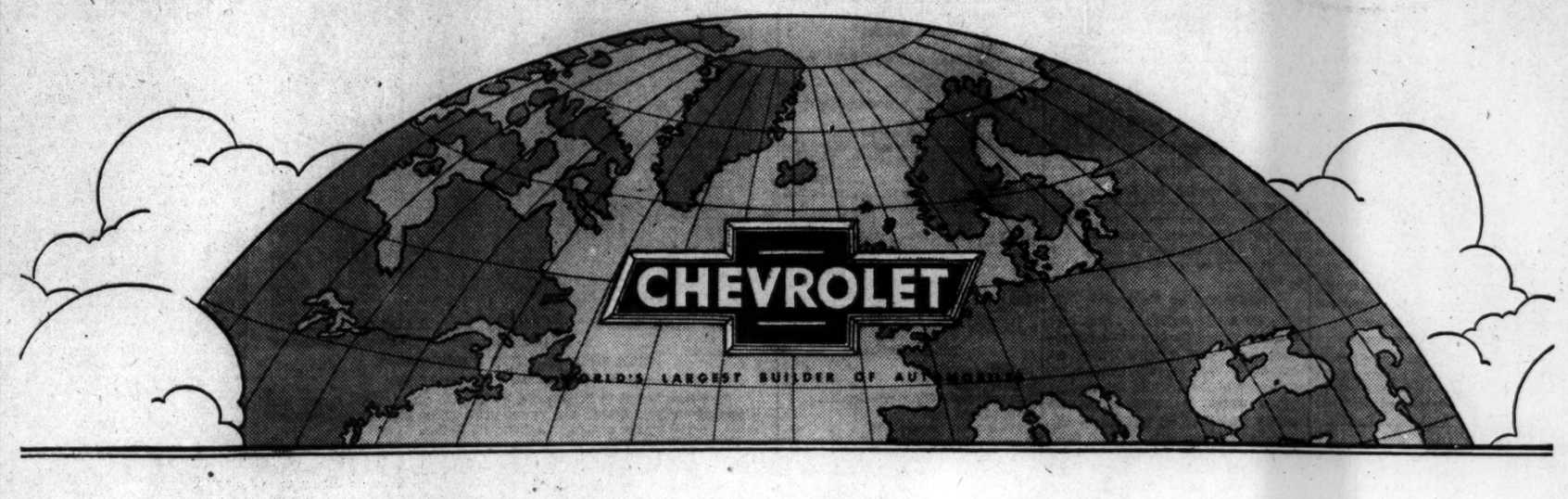
The boys follow the father in the tending of sheep and cattle, and have their own little piece of ground.

Austrian Dictator Mobilizes Troops

VIENNA, March 10 (AP)—Truckloads of soldiers with fixed bayonets rumbled into Vienna in the direction of the Parliament building yesterday while the Diet, shelved when Chancellor Dollfuss assumed dictatorial powers, argued doggedly for its existence.

While the Diet debated, the Dollfuss Government had mobilized the army and moved troops into the capital. The mobilization order was issued shortly after the Government had forbidden 73 meetings of the Socialist Party which had been called in defiance of a decree issued March 8 outlawing all political gatherings.

The entire police force, including the clerical staff, also was ordered to stand by.



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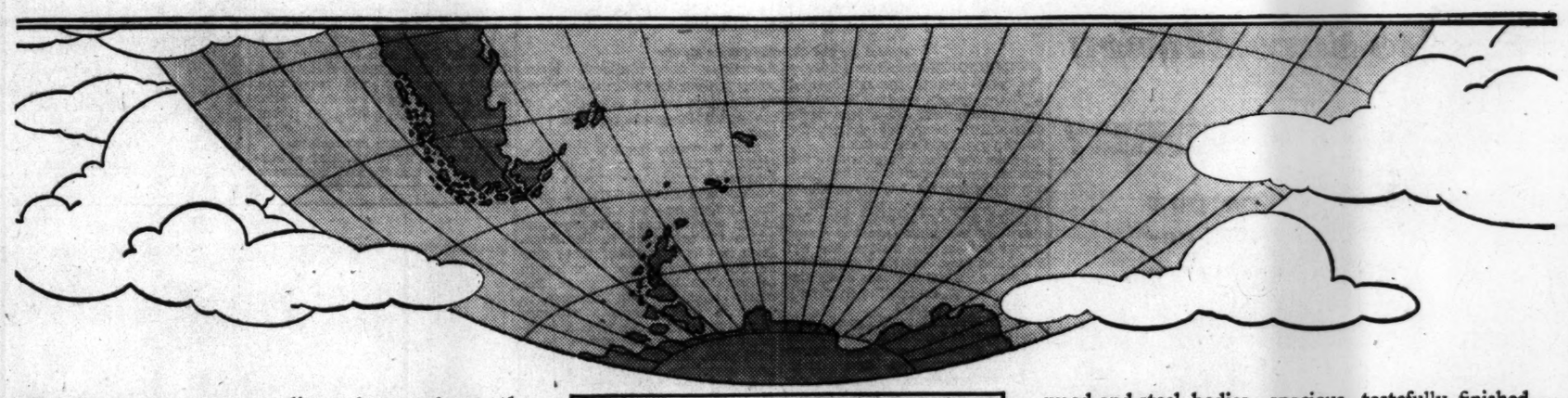

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Women's Activities · Home Making

Plain Chats on Plain Food

Written for The Christian Science Monitor

THIS week we have gathered from our files a sheaf of recipes and cooking hints concerned with plain, common, everyday dishes. No cakes or cookies will we look at today. We hope, of course, to be interesting, but we intend to be interesting about plain things. We shall begin with

Vegetable Hash

Cut in dice
1 cup celery
1 cup cabbage
1 cup carrots
1 cup potatoes. Put vegetables in layers in casserole, add
½ cup water
1 tablespoon butter and
Salt and pepper. Cover casserole tightly. Bake 1 hour or a little longer in a moderate oven (340 degrees). Remove, sprinkle top with
Minced green pepper or
Green peas and
Sprig of parsley, and serve.

This makes a delicious main dish for a hot luncheon, or can be combined with a light meat helping such as little sausages or sliced meat for an easy dinner for the family. And speaking of vegetables, here are two unusual combinations you and the family may enjoy.

Eggs With Mushrooms

Hard boil the desired number of eggs, peel and halve. Simmer mushrooms in a little butter until brown. Make a white sauce, and stir the mushrooms into it. Pour the mixture over the eggs.

Peas and Dumplings

Season either fresh peas (cooked, of course) or canned peas richly with butter.

Make dumplings as follows:
1 heaping tablespoon of butter creamed.
Add
2 eggs
½ teaspoon salt
½ cup cold milk
1 teaspoon baking powder
Add enough flour to make a stiff dough and beat until smooth. Drop small bits from spoon into the boiling peas. Cover closely and cook few minutes. Be sure not to remove the cover during the cooking.

If you will dip your spoon into a cup of cold water before you take each bit the dough will slide off easily.

From a reader in Los Angeles comes a hint on cooking mush. By the way, did you know that mush and milk, or cream, makes a good supper? The men folk of the family are likely to be particularly fond of it, too.

Mush-Making Suggestion

To be really enjoyable, any sort of mush should be free from lumpiness. The secret of this perfection lies, of course, in maintaining an even flow of meal while the rapidly boiling water is being constantly stirred. One may be assured of the meal flowing evenly if the cup from which it is being poured has been warmed. This prevents steam from forming on the edge of the cup. When the weather is very cool it is well also to set the meal in a warm place for a while, otherwise the cup is again chilled. The mush may be made much more quickly and with no annoyance. Another reason in favor of warming the meal is, that it does not check the boiling of the water.

Our next is a dish that is almost a meal in itself. With it we suggest a light simple salad of lettuce and water cress or perhaps refreshing lettuce sandwiches. Milk or a cooled cocoa drink might be delicious also.

Spanish Beans

Put into a Dutch oven
3 pounds smoked ham
1 quart fresh tomatoes (or canned will do)
1 quart dried lima beans that have been soaked over night. Add
1 quart hot water and a
Very little salt, as the ham has almost enough. Season with
Black pepper or chili powder or 1 or 2 dried Mexican peppers according to tastes. Cook slowly until ham is tender. This will serve 10 or more.

Then of course a set of recipes for plain food should include one with carrots.

Carrot Sticks

Scrape
4 medium sized carrots. Cut in strips lengthwise, cook until tender in boiling water to cover with
½ teaspoon salt. Drain, add
3 tablespoons butter, return to range until butter has melted. Serve with dash of
Paprika and garnish of
Parsley

Speaking of carrots, a friend of ours recently returned from a luncheon and told us how pretty the carrots were. She said that small carrots had been scraped and cooked whole and were served that way, one or two on each plate. In the end of each a hole had been made and a gay piece of parsley stuck into it, achieving, as you see, a decorative carrot top.

Then, of course, there are eggs. When in doubt one can always stir up a delicious

Baked Omelet

Beat
3 eggs together until very light, scald
1 pint milk, mix
2 tablespoons flour in
1 tablespoon cold water and add to hot milk. Add
1 tablespoon chopped parsley
Salt and pepper to taste, then add beaten eggs. Place in greased baking dish, set in dish of hot water and bake until firm in hot oven (450 degrees).

That was not so very "plain," perhaps, but still it ranks with the "useful" parts of the meal. And here, with the Japanese getting themselves into the news columns on every hand, is an appropriate recipe called, for some unexplainable reason

Tokyo Muffins

Sift together
2 cups flour
3 teaspoons baking powder
½ teaspoon salt
1 tablespoon sugar. Add
2 eggs well beaten
1 cup milk
4 tablespoons melted shortening and
2 teaspoons poppy seeds. Mix well, then half fill greased muffin tins and bake in hot oven (400 degrees) for 20 minutes.

The Recipes
on this Page
have been approved for
The Christian Science Monitor
by Miss Farmer's
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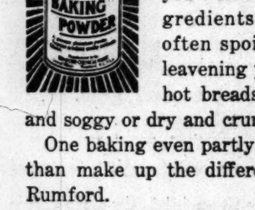
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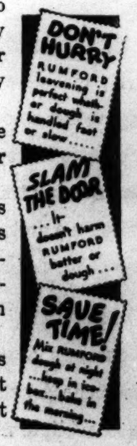
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THE CHRISTIAN SCIENCE MONITOR - Keystone-Underwood

SILK ENSEMBLE FOR A DEBUTANTE
Developed in Black Crêpe for All Day

The box jacket is brightened by a stiff white piqué flower and attached cuffs to match the flower-print crêpe top of the sleeveless dress. In the spring collection of Bonwit Teller.

Courtesy of the Architectural League, N. Y., to THE CHRISTIAN SCIENCE MONITOR

DECORATIVE SCREEN

Threefold screen, "Sepia and White," by Ada Rasario Cecere, New York painter, shown at the Architectural League Show, Feb. 18 to March 11, in the Fine Arts Building, New York City.

Layette Needfuls and Extras

Written for The Christian Science Monitor

SIMPLICITY should be the keynote idea in the selection of the baby's layette. Furbelows and ribbons will come into their own a little later, but at first the plainer garments are better.

These are the things which the mother should ask herself in making her selections: Are the garments roomy enough to give the utmost comfort for six or eight months? Are they washable? Are the seams sewed flat on the inside? Are the armholes large and do some of the dresses open all the way down the back or front, so that the child may be slipped in easily?

For a 24-hour laundering schedule the essential layette should consist of the following garments: Three bands, three shirts, four dozen diapers, three gowns, two flannelette wrappers, two cotton wrapping blankets, one wool blanket, two dresses, two skirts, two shirts, one rubber sheet, two mattress pads, one padded coat or wool sweater, one bonnet.

The shirts may be double- or single-breasted, and may be made of silk-and-wool or a cotton mixture, according to the climate and season. Some woolen ones have an interwoven cotton lining, and these are proving favorites, not solely because of that feature, but also on account of a gusset arrangement in the underarm seam which obviates binding and prevents them from tearing out as readily. Shoulder bands are worn under the shirt. Reënforced around the bottom, they are a support to which the diapers are pinned. Fleecy cotton knit diapers are an innovation which is rapidly replacing the flannelette and bird's-eye types, owing to their durability and elasticity. They are sold in three sizes, but the second size can be used from the start.

Also, in gowns there is evident a growing preference for the knitted type over those of flannelette. The new models have drawing strings around the bottom and at the wrists. A choice may be made between those which tie or button in the front. Each has its advantages. They may be had in soft-tinted pink or in conservative boil-proof white. Too much cannot be said, however, in favor of the flannelette wrappers which come in white with a trimming in some pastel shade, or in solid pink. Since they open all the way down the front, it is easy to tuck the baby into them after the bath. During the first few weeks these may substitute for dresses.

As the name indicates, the wrapping blankets, which are 36-inch squares, are used to wrap around the child when he is carried from one room to another. If wrapped high enough in the back these also serve to support the head. They are convenient while the bath is in preparation. The wool blanket should be just large enough to fit the small crib or bassinet, for then it can be used as well for the carriage. The stockinette-covered rubber sheeting is very popular as are also the flannelette-covered and gummed-rubber types. Whatever kind is chosen, the sheet should be the size of the mattress, and on top of it should be laid the quilted pad, completely to cover it.

In order to be prepared for visitors, it is well to have on hand one or two little handmade dresses 21 inches in length, and a muslin skirt or two. A quilted-silk coat made like a wrapper and which has a tiny bonnet to match is used for the first outing.

These articles are convenient to have for a new-born baby.

Certain additional items will prove both useful and charming. There are fringed shawls and loomed blankets which could replace the cotton wrapping blanket. Lovely crepella sacks and wrappers may be used outdoors. Tiny sweaters, knitted sacks and booties are often chosen by friends and relatives as gifts, also such accessories as handmade bibs, beribboned teething rings, glass jar sets, record books, and bath thermometers.

Moreover, the baby shops are full of lacy wool shawls from Switzerland and England, ruffle-edged pillowcases from France, gay and festive rattles from Germany and coats and afghan sets from Italy.

Today's New RECIPE
CHOCOLATE SPONGE
(6 Servings)
1 level tablespoonful Knox Sparkling Gelatine
¼ cup cold water
¼ cup boiling water
1 teaspoonful vanilla
½ cup sugar
3 eggs
¼ teaspoonful salt
1½ squares of chocolate or 4 tablespoonfuls cocoa

Soak gelatine in cold water about five minutes. Put sugar, melted chocolate or cocoa and boiling water together and bring to boiling point. Remove from fire, add soaked gelatine and salt and cool somewhat; add slightly beaten egg yolks and when it begins to thicken, fold in stiffly beaten egg whites and flavoring. Turn into wet mold, chill, and when firm, unmold. Serve with whipped cream or whipped evaporated milk.

NOTE: Chopped nuts or macaroons may be added and, for a more elaborate dessert, line mold with stale lady fingers or sponge cake.

And besides this new recipe, there are scores more that enable you to use simple, everyday, inexpensive foods, combine them with plain Knox Sparkling Gelatine and make a delightful main dish, salad or dessert. Send for the FREE recipe books to Knox Gelatine Co., 800 Knox Ave., Johnstown, N. Y.

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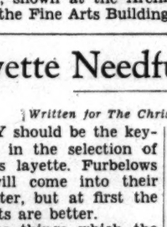

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Classical Home Management

ADVENTURES IN HOME MAKING

By MRS. HARRY A. BURNHAM
Written for The Christian Science Monitor

WE HEAR much these days about correlating courses. Geography is no longer a study by itself with so many "map questions" and so much study about natural resources and population. It is, instead, a part of many other subjects closely related to them. And so it is with all the other courses in a school curriculum.

We do not, however, think of correlating the classics and housework. Dusting and Dante, Cooking and Coleridge, Sewing and Shakespeare, seem not to belong in the same category until we have given the matter a little thought.

* * *

Recently I was reading some of the essays of Montaigne and I found, on glancing at a brief outline of the history of the "father of the essay" that he was born on the last day of February, 1533. Just four centuries ago. Some years later he was writing arresting essays that still cause his readers to lay aside their book and meditate or smile. They may often feel as Emerson did when he recorded the delight with which he had read a volume of Montaigne's essays, saying that he felt as though he had written them himself.

In his essay on conversation, a subject which he is said to have held in great respect and for which he possessed remarkable facility, Montaigne said, "I do not care what the subject is, the opinions are to me all one, and I am indifferent whether I get the better or the worse, I can peaceably argue a whole day together, if the argument be carried on with order." When we experience the dearth of conversation which sometimes prevails in social and home circles we appreciate how the French thinker felt and feel that we too would enjoy a good discussion, being indifferent as to whether we "get the better or the worse."

It will furnish us much amusement and possibly a brushing up of our classical educations, if we include the whole family in a game of correlating with the classics. We may, for instance, like to begin on Monday with Homer and see what we can remember about laundry arrangements in royal households of those early days.

* * *

Keats will not be in the least offended if we address the figures on a very ordinary pitcher which we may be washing, or dusting, in words which he made immortal. "Heard melodies are sweet but those unheard are sweeter." Therefore we can endow a vase of ordinary Wedgwood with all the glamour of a Grecian urn.

When we are preparing for a party we may take another suggestion from Keats, as has been done many times on menu cards and banquet souvenirs, and include in our list of goodies

"Candied apple, quince, and plum and gourd:
With jellies soother than the creamy curd,
And lucent syrops, tinct with cinnamon;
Manna and dates, in argosy transferr'd
From Fez; and spiced dainties, every one,
From silken Samarcand to cedar'd Lebanon."

Literature is filled with interior decoration descriptions, some of which make us feel very thankful that we are living in a different age from the ones which they depict, while about others we may conjecture. We wonder what material produced

the silken, sad, uncertain
Rustling of the purple curtain,

in Poe's chamber. Certainly it was not "synthetic silk."

* * *

Shakespeare is bristling with pictures of costumes and furnishings, and in the greatest book of all they have a splendid example of household accounting in the story of the dimensions and materials of Solomon's temple, and the minute details of the produce in the larder.

We will remember that the story of the building of this magnificent temple concludes with the statement that "on the top of the pillars there was lily work." Perhaps we may carve some delicate lily work on the pillars of our homes by acquiring the habit of correlating with the classics.

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For Breakfast Tomorrow

Styles in Synthetic Stones

Special to The Christian Science Monitor

New York

THERE is evident a trend in costume jewelry away from the glitter and flash of strass and high luster metal to softer tones and subtle harmonies of color. Synthetic and semiprecious stones, and "composition" are the materials with which the designers work. Color values are accented by introducing crystal here and there, which glistens like dew drops among blossoms. The effect in an ensemble of deep tones is opulent and enchanting, as when rubies, emeralds or sapphires set in dull gold are strung together with rondelles of brilliants. And, in contrasting scheme, jade in small bars is interwoven with pearls and coral with pearls; while that old-time, ever beautiful combination of pearls with brilliants is still a favorite, be the jewels diamonds of the first water or just self-evident strass.

With the indorsement of fashion and popular demand costume jewelry has invited talent of the highest order. The collections on view with late winter styles for town wear and the southern resorts are a tribute to the vision and courage of the workers who have placed their wares on a high plane, winning unqualified success. Miriam Haskell is showing compositions wholly original, in which are studies in color and use of material that are executed with a sure touch that is altogether convincing. For example, Miss Haskell assembles pigeon-blood rubies, opals and crystals in a flexible bracelet and also in a necklace, the rubies in balls the size of glass marbles being joined in pairs and alternated with the smaller beads of opals and of rhinestones, which are strung between. In the same mood she has fashioned a necklace, bracelets and earrings of rose quartz, opals, sapphires and rhinestones. The quartz is oblong in shape, particularly effective in the earrings in which they hang from a slender bell of gold filigree. The sapphires and brilliants are small but scintillating. A ring set in Roman gold completes the ensemble.

Diversity of Styles

Necklaces, bracelets, earrings, clips are designed to complement the dress, of whatever type, not only in design but color. If the scheme is a symphony in brown, there are sets of amber, topaz or tortoise shell. For the outfit in navy, a chain of cobalt blue, with cut crystal or lapis lazuli set in deep yellow gold, will be most attractive. One may prefer to wear only a necklace and matching bracelet, particularly with wool or silk for daytime. Since black and black-and-white are so fashionable, beautiful things are made in onyx and pearls in the Victorian manner, and cut jet beads that flash like diamonds are worn in long chains, cluster necklaces of several strands or chokers that recall the old-fashioned dog collar. The most brilliant pieces in jet have alternating rondelles or tiny beads of crystal.

Flower tints that have had such a vogue in clothes this year, are reflected in the jewelry. The shades of violet, hyacinth, perwenche and cornflower blues; the cyclamen, hydrangea, rose and shell pinks; the marigold, nasturtium and zinna yellows, and the flaming reds of geraniums and poppies, all have been caught in the jewels shaped out of composition, glass, quartz or semiprecious stones themselves. Several revivals that honor tradition are used with charming effect by Miss Haskell. One is in amethyst, a necklace of medium length in smooth and diamond-cut amethyst beads with crystal disks between. The color is cloudy and shades from dark to light as the beads are graduated in size. The effect of this with a gown of dark amethyst or pansy velvet is indescribably lovely, and the necklace and matching bracelet or necklace alone is all one will care to wear.

Conforms in Shape

Not only color but shape in jewelry conforms to the style of dress. A necklace long enough to drop below the bust may be comfortably and becomingly worn with the new high-cut evening gown. But for the round neck of the smart daytime frock a lacy collar of pearls or delicately tinted composition "stones" that lies close about the throat, is preferable. One of these is seed pearls or little chalk-white china beads, with a band bracelet to match, to wear with a plain black velvet gown, is particularly flattering. Necklaces have the ornaments attached at one side, replacing the conventional pendant in front.

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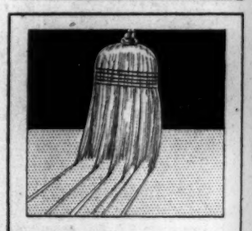
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The Home Forum

The Varied Delights of Grasse

THE visitor to Maritime Provence has much reason to be grateful to the little Sud-France Railway, for by its aid some of the loveliest districts are rendered easy of access.

True, its officials are dubious about time. They murmur indistinctly when one asks how long it takes to get from Nice to Grasse, and avoid giving any definite statements. If pressed for an answer, a vague "peut-être trois heures" may be extracted, but cannot be depended upon. However, if slow, the journey amply repays itself in magnificent views; the railroad winds through ravines and gorges, round precipitate mountain sides, through cliffs which open to disclose delightful glimpses down the Var and Loup valleys. It shows us little villages and castles, jutting out from cliffs so rugged and high that one wonders firstly, however they came to be built there, and, secondly, how, being built, anyone could be induced to live in them.

The whole line from Colomars to Grasse is so beautiful that it must be seen to be thoroughly appreciated. Arrived at Grasse, which lies one thousand feet above sea level, a great panorama lies before us, bounded by the blue Mediterranean, dimly melting into the horizon. The flashing of the white yacht sails on that blue expanse, and the delicious perfumes which fill the air, are distractingly indolent; but there is a great deal more to be seen in Grasse than the casual visitor dreams of. He generally contents himself with the beautiful view from the terraces, which includes the distant rosy mountain peaks, the nearer pine-covered Tanneron range, and, in the nearer distance, the Bays of Napoule and Cannes. He eats his lunch at one of the fine hotels, carelessly looks over a few scent factories, and takes the first train back to Nice, convinced he has seen all there is to see and yet having missed all the romance and glamour of the old town.

* * *

I counsel him instead to sit down on the old steps of Queen Jeanne's Palace, and to buy some chestnuts from the old man who roasts them there. He is a garrulous old man and eager to enter into conversation; he has a wonderful memory, and can tell you fascinating legends of old Provence and especially of Grasse, where he has lived all his life. A little persuasion will make him quite careless of his roasting chestnuts, and he will give them, oven and all, to the little *blanchisseuse* next door to take care of for him, and will take you to quaint shops, where you will find old miniatures, satins and the dainty porcelains of Trianon days. These were brought to Grasse by the great ladies of Provence, who habitually spent their winters there. He will take you to the Rubens pictures in the chapel of the hospital, for he is an art-loving, appreciative Provençal, although he is poor, and he knew the value of the rare Fragonards in the Villa Malagan.

Perhaps I am wrong there; he did not quite know their value, but they must have been valuable indeed, he thinks, for the Louvre in Paris wanted to buy them and take them away from Grasse before they were sold to Wertheimer. The Hotel Mirabeau he cannot tell us much about, but he points out with great pride the Castle of Var, once upon a time the town house of the Counts of Grasse. It was built in 1255, and once a great empress stayed three days in it. "That was when," he triumphantly remarks, "kings and queens lived in Grasse."

* * *

But our old man is quite at his best when relating to us all the fascinating story of the fair Jeanne, Queen of Naples, the beloved "Reino Jeanno" of all Provence. He tells us of her beauty, of her wonderful red-gold hair, her jewels, her laughter, how she deceived the people, but how they all loved her, and love her memory to this very day! Of her four husbands and of her friends, Boccaccio and Petrarch; how she ate in the house of her peasants one day, and gave entertainments to royalty in her palace the next.

Of all that palace, with its gilded goats' heads and its terraced gardens, only the stone steps are left; and, instead of the liege lady and heiress of Provence, the incomparable "fair mischief," as she was called, who tripped so gaily up and down centuries ago, an old chestnut roaster plies his trade and tells his story today.

* * *

But we cannot sit on la Reino Jeanno's steps all day, although the sun's heat is admirably filtered through the trees there, and the old man is full of interesting stories. We leave him and saunter along the cool, shady street.

Before you have been ten minutes in Grasse you are conscious of its chief industries; the whole town seems scented, and that in a delicious, vague kind of way. You can scarcely define what the perfume is. A great whiff is blown across your face, and you are sure it is violets. You turn the corner, and, meeting the west wind, are certain it is roses. Later, on the terrace, you catch sight of a great orange orchard, and then you know it is orange flowers. All wrong! For it is a mixture of every perfume-bearing flower known to botanists.

It is delightful to be in Grasse on an early summer morning, when the great mule loads of roses are brought in from the fields and stored in cool, dark cellars, and to watch the women and girls go to work on the orange farms. This flower picking lasts over thirty days, and is a gay and busy time in Grasse.

There are several ways of returning to Nice; for instance, one may ride down the delightful Grasse road to Cagnes and hence train home, or there are several ways over the mountains. Charming is that one by way of Châteauneuf. First, we pass through the village of Magagnosc from which a magnificent view of the Estérel and Tanneron Mountains is seen, as well as a long stretch of gorgeous coast line; and, if it be a clear day, Corsica far across the sea. From here on, the road is one of the most beautiful in Europe; there are clumps of cypress, making a dark patch against the lighter foliage, hedges of roses line the way, and the air is filled with the perfume of pine trees and violets. The fireflies and glowworms light up their lamps, an early bat zigzags across the road and soon the imposing pile of Villeneuve-Loubet looms up rosy against the after-gloam.

Far away, down in the valley, we see the glimmering twinkling lights of the coast towns; and, descending toward them, we come back from wonderland to reality.

ELEANOR ELSNER.

Samuel Butler Saves a Small Boy From a Scolding

I made Butler's acquaintance at an hotel in the valley of the Saas in Switzerland, where I was staying with my parents. Opposite us at *table d'hôte* sat an elderly man with very bushy black eyebrows, and with him, from time to time, they interchanged a few cheerful, polite remarks. A day or two later I happened to feel an extreme reluctance to notice the bell which announced the midday meal, and instead of going in I continued to clamber about the valley rocks. After a short interval I saw what I knew I should see next, my mother appearing at the door of the hotel frantically waving her parasol. This was a signal which could not be ignored like the bell. She had evidently waited until lunch had well begun, and then, losing patience, come out to fetch me. I was not surprised. What did surprise me was that she was presently followed by the old gentleman with the thick eyebrows. As we all three entered the hotel together he whispered: "I thought I'd better come, with a stranger Mama couldn't be quite so angry." It was only long afterwards that I realised how it was kind of an elderly gentleman to jump up from his midday meal and hurry out into a blazing sun to protect a small boy from a scolding. . . .

If our acquaintance had ended there I should have little to tell, but later, when I was in London, I used sometimes to go and see him in his rooms in Clifford's Inn. I was dimly aware that he was a remarkable man—but that was not the sort of fact which interested me. I only divined it from the interest my father took in his conversation, while I ate nuts and apples and listened. Mr. Butler would sometimes give me one of his books, always with strict injunctions not to attempt to read it.

As I grew older I began to go and see him by myself. He often talked in a way which both puzzled and amused me, giving me advice of which I could make nothing at the time. . . . Once I remembered giving up the last two hours of the Eton and Harrow match—it's true the result was a foregone conclusion—in order to go and see him. Instead of sitting and keeping the bowling averages, I went off to listen to his talk, which, I take it, is one of the greatest compliments ever paid to a philosopher in England. I must have been seventeen then, I was beginning to understand him.—DESMOND MACCARTHY, in "Criticism." (New York and London: Putnams.)

Canvasbacks: From a Drawing by Rex Brasher THE CHRISTIAN SCIENCE MONITOR

CONVINCING proof of the rapidly increasing lure of nature and all that pertains to it, and especially of bird life, is found in the interest aroused by recent exhibitions of bird portraits in New York City and Boston. The artist, Mr. Rex Brasher, who has spent the most of his threescore and more years in the study of his feathered friends, has brought out what is without doubt the most monumental work on birds since Audubon. And, in many particulars, his work exceeds that of Audubon. Where that Nestor of bird-artists painted but five hundred varieties, Brasher deals with some twelve hundred species and subspecies, contributing the most complete representation of bird life yet undertaken. Furthermore, Brasher's birds are more natural: they more faithfully represent the birds we know. Where Audubon now and then allowed his fancy to lead him into extremes of coloration that, to the keen student of bird life seem fantastic, this artist sticks closely to nature as he finds it.

Probably in no branch of artistic portraiture has greater progress been made than in the representation of wild life. Alexander Wilson, the first American artist of bird life, brought out his extensive work in 1828, to be followed soon after by Audubon, whose patience and perseverance in reproducing works destroyed by an accidental fire have become traditional. Audubon gave his pictures to the world in one hundred and forty-one volumes. Less than a hundred now remain, and single copies have been sold for as high as ten thousand dollars. While Audubon's work has stood for nearly a century as the most monumental work on bird life, now it has been surpassed both in the number of varieties represented and in the accuracy of color and pose. Many critics are saying that Brasher excels even Louis Agassiz Fuertes and Allan Brooks, who have been regarded as the most successful modern painter-ornithologists America has known.

Brasher's drawings are life-size and represent the birds in their natural surroundings, for the artist is more than a lover of birds. Trees, shrubs, flowers, sky, light, all possess a charm and interest for him. Consequently his birds are represented in their proper relation to the phases of nature with which they are associated, that is to say, each is in its proper setting. Many are shown in action. Bald eagles in characteristic pose, a flock of blue jays gathering chestnuts, a goshawk in close pursuit of a ruffed grouse, whistling swans, ptarmigans in the snow—all show an acquaintance with his subject which could have been gained only by years of patient study of birds in their habitats. Coupled with this is an extraordinary skill in representing what he has seen. His sense of color is perfect and the reproduction of the plumage is such as to make his subject live. They are live birds. One can hear the rush of wings as the ducks slow down to rest on the calm waters of an inland lake, or the raucous cry of the jays as they seize the brown nuts. Many of the pictures are full of vim, of life in tense action. The ptarmigans, however, rest quietly amid the arctic snows, almost lost in the blank whiteness of the scene. Only one who has spent years in close touch with nature could so accurately, and withal so attractively, represent its varied moods.

Not days, but years, has Mr. Brasher spent in the search for the secret of the wild folk. Moreover, material gathered at such great expenditure of time and effort, but with the desire to share it with the world, was a task that might have brought dismay to a heart less stanch. In twelve years he finished four hundred pictures; but, when viewed with a critical eye, they disappointed him. So he set fire to them and began again. He was his own severest critic. After five years more of close labor, he again destroyed a large portion of his work. For twenty-three years more he labored—painting, revising, culling. When he found that color reproduction even at its best was not always accurate, he began work on an edition of five hundred sets, produced in black and white and colored by hand from the original paintings. When he found the task too laborious, he reduced the edition to one hundred and these are now finished, twelve hundred volumes, containing ninety thousand plates—all colored by hand and with the skill of a true artist. Such patience and perseverance should receive the hardly earned reward of public approval. ALBERT FIELD GILMORE.

In and Out of the Cairo Bazaars

In order thoroughly to enjoy an overwhelming, ineffaceable first impression of oriental out-of-door life one should begin in Cairo with a day in the native bazaars; neither buying, nor sketching, nor seeking information, but just taking in scene after scene, with its manifold combinations of light and shade, color, costume, and architectural detail. Every shop front, every street corner, every turbaned group is a ready-made picture. The old Turk who sets up his cake stall in the recess of a sculptured doorway; the donkey-boy, with his gaily caparisoned ass, waiting for customers; the beggar asleep on the steps of the mosque; the veiled woman filling her water jar at the public fountain; they all look as if they had been put there expressly to be painted.

Nor is the background less picturesque than the figures. The houses are high and narrow. The upper stories project; and from these again jut windows of delicate turned lattice work in old brown wood, like big bird-cages. The street is roofed in overhead with long rafters and pieces of matting, through which a dusty sunbeam straggles in here and there, casting patches of light upon the moving crowd. The unpaved thoroughfares—a mere narrow lane, full of ruts and watered profusely twice or thrice a day—is lined with little wooden shop fronts, like open cabinets full of shelves, where the merchants sit cross-legged in the midst of their goods, looking out at the passers-by. . . . Meanwhile the crowd ebbs and flows unceasingly—a noisy, changing, restless, party-colored tide, half European, half oriental, on foot, on horseback, and in carriages. . . .

Most amusing of all, however, are those bazaars in which each trade occupies its separate quarter. You pass through an old stone gateway or down a narrow turning, and find yourself amid a colony of saddlers stitching, hammering, punching, riveting. You walk up one alley and down another, between shop fronts hung round with tassled head-gear and hump-back saddles of all qualities and colors. Here are ladies' saddles, military saddles, donkey saddles, and saddles for great officers of state; saddles covered with red leather, with crimson and violet velvet, with maroon, and gray, and purple cloth; saddles embroidered with gold and silver, studded with brass-headed nails, or trimmed with braid.

Another turn or two, and you are in the slipper bazaar, walking down avenues of red and yellow morocco slippers, the former of home manufacture, the latter from Tunis. Here are slippers with pointed toes, turned-up toes, and toes as round and flat as horse-shoes; walking slippers with thick soles, and soft, yellow slippers, to be worn as inside socks, which have no soles at all. These absurd little scarlet bluchers with tassels are for little boys; the brown morocco shoes are for grooms; the velvet slippers embroidered with gold and beads and seed pearls are for wealthy harems, and are sold at prices varying from five shillings to five pounds the pair.

The carpet bazaar is of considerable extent, and consists of a network of alleys and counter-alleys opening off the right of the Muski, which is the Regent Street of Cairo. The houses in most of these alleys are rich in antique lattice windows and Saracenic doorways. One little square is tapestried all round with Persian and Syrian rugs, Damascus saddle-bags, and Turkish prayer-carpets. . . . The striped carpets of Tunis; the dim gray and blue, or gray and red fabrics of Algiers; the shaggy rugs of Laodicea and Smyrna; the rich blues and greens and subdued reds of Turkey; and the wonderfully varied, harmonious patterns of Persia have each their local habitation in the neighboring alleys. One is never tired of traversing these half-lighted avenues all aglow with georgeous color and peopled with figures that come and go like the actors in some Christmas piece of oriental pageantry.—From "A Thousand Miles Up the Nile," by AMELIA B. EDWARDS. (1877.)

La Liberté individuelle

Traduction de l'article anglais de Science Chrétienne paraissant sur cette même page

IL EST probable que le genre humain désire la liberté plus que toute autre chose. Afin d'obtenir une liberté plus grande, tant pour eux-mêmes que pour autrui, les hommes ont souvent accompli des actions nobles et courageuses. Cette soif d'indépendance les a menés jusqu'aux confins du monde, loin de leur foyer et de leurs parents, et il en est résulté des nations nouvelles.

Cependant, la liberté est en premier lieu un état de pensée individuelle. Si favorables que soient les circonstances dans lesquelles il est placé, l'homme qui consent à être victime d'un esclavage mental se condamne sans raison à une dure servitude. A moins d'être corrigés, les habitudes contraires à l'idéal, la mauvaise santé, les faux appétits et les tendances égoïstes peuvent devenir des tyrans dont l'empire despotique entrave et restreint les progrès et la possibilité de se rendre utile. Pour connaître la vraie liberté, il faut nécessairement devenir maître de soi grâce aux lumières spirituelles; il faut discipliner et gouverner sa propre pensée, et par conséquent ses impulsions et ses actes.

L'évangile de la Science Chrétienne proclame la liberté individuelle et universelle; il révèle la liberté véritable de l'homme en sa qualité de fils de Dieu. Cet évangile montre en outre à chacun comment la liberté peut s'obtenir ici même et dès maintenant. Naître à nouveau "de l'Esprit," par la compréhension correcte de Dieu et du rapport unissant l'homme à Dieu,—compréhension que donne la Science Chrétienne,—c'est entrer dans la voie de la liberté véritable. Fréquemment, cette première lueur de vérité a suffi pour délivrer l'homme de quelque maladie, d'une infirmité qu'on jugeait incurable, ou d'un habitude asservissante. Il faut avoir passé par là pour apprécier le bonheur dont s'accompagne cette délivrance, qui ouvre en même temps à l'homme les perspectives d'une liberté plus grande encore. L'on se rend compte avec joie qu'on a commencé scientifiquement l'œuvre de son propre salut; que dès lors, rien ne peut entraver les progrès, et que si l'on est fidèle à ce que la pensée a déjà saisi,—à la vérité concernant Dieu et Son image,—on atteindra certainement au but.

C'est beaucoup de s'être engagé dans la seule voie qui mène vraiment à la liberté individuelle. Même si les circonstances extérieures semblent encore parfois entraver ou limiter celui qui prend cette voie, il sait que ces conditions s'amélioreront inévitablement dans la mesure où croît sa compréhension de la Science Chrétienne. La pensée s'extériorise, et la liberté mentale finit toujours par se manifester. On en voit les effets dans un affranchissement de plus en plus marqué, à mesure qu'on échappe à tout genre d'esclavage,—physique, moral, social, financier ou politique. Celui qui pense selon la justice et règle sa vie sur ce modèle parvient à la vraie liberté.

"Si vous demeurez dans ma parole, vous êtes véritablement mes disciples; vous connaîtrez la vérité et la vérité vous affranchira." Depuis l'époque où Christ Jésus fit cette déclaration mémorable, le monde n'a jamais reçu un message aussi libérateur que celui qu'apporte la Science Chrétienne. Dans les ouvrages de Mrs. Eddy, on entend résonner cet appel à la liberté individuelle. C'est ainsi qu'elle écrit à la page 228 du livre de texte de la Science Chrétienne, *Science et Santé avec la Clef des Ecritures (Science and Health with Key to the Scriptures)*: "L'asservissement de l'homme n'est pas légitime. Il cessera dès que l'homme entrera en possession de son héritage de liberté, la domination que Dieu lui a donnée sur les sens matériels." Ce passage indique clairement que l'assujettissement au sens matériel est un esclavage, et qu'on n'acquiert la liberté qu'en maîtrisant les sens matériels. Pour obtenir la liberté individuelle, il faut donc que l'homme vainque la croyance à la vie et à l'intelligence dans la matière, et se rende clairement compte que la vie est spirituelle.

La grande valeur de la Science Chrétienne réside dans le fait qu'elle sonde les abimes de la servitude humaine et détruit la racine mentale de tout esclavage. Ce qui est contraire à la justice, à l'équité et à la miséricorde, n'a point de place dans les enseignements de la Science Chrétienne. Quiconque s'affranchit progressivement de la sujétion des sens matériels par la compréhension correcte de Dieu et du rapport unissant l'homme à Dieu, n'approuvera pas les choses qui tendent à renforcer l'asservissement de ses semblables. Loin de rester indifférent ou passif en face de circonstances qui pourraient faire broncher son frère, il aidera ses semblables en libérant sa propre pensée de la croyance que ces conditions sont réelles. Son plus grand désir n'est-il pas de voir tous les hommes jouir de la liberté qu'il est lui-même en voie d'obtenir par la compréhension que le bien est l'unique pouvoir?

Pour aider l'ensemble de la race humaine à gagner plus de vraie liberté, le meilleur moyen consiste à travailler à sa propre libération, à s'affranchir soi-même du mal par la compréhension spirituelle; et c'est là ce que la Science Chrétienne nous permet de faire. Cette tâche du reste n'a rien de pénible. Elle éveille au contraire dans la pensée, chaque jour et à chaque heure, une joie et un intérêt que rien d'autre ne saurait donner. On s'aperçoit que les opinions humaines n'ont plus le pouvoir de troubler, de séduire ou de confondre la pensée. On se trouve être de plus en plus d'accord avec toutes les choses qui contribuent à la justice. C'est ainsi que par le penser correct, on parvient à ce que l'apôtre Paul appelle "la liberté glorieuse des enfants de Dieu."

Pour tous renseignements sur les publications de la Science Chrétienne en français écrire à La Société de Publications de la Science Chrétienne (The Christian Science Publishing Society).

Her Vision

When snow whitens fields,
And whipping winds sting sharply,
My thanks flow to her
Who could see Gothic doors where
Trees lift naked arms to trees.

—MARGARET LAURIE SEAMAN, in "Roots of Understanding." (Dallas, Texas: The Kaleidograph Press.)

Individual Freedom

Written for The Christian Science Monitor

THERE is probably nothing for which mankind longs more than freedom. The urge for greater liberty, both for themselves and for others, has inspired men to perform many courageous and noble deeds. It has sent them abroad into the world, far from home and kindred, and has meant the birth of nations.

Freedom, however, is primarily a state of individual thought. No matter how untrammeled one's circumstances may be, one can mistakenly hold himself in rigorous bondage by permitting himself to be the victim of mental enslavement. Unideal habits, ill-health, false appetites, a self-centered disposition, if allowed to go uncorrected, can become as tyrants, exercising despotic rule, hampering and restricting usefulness and progress. Only as one becomes master of himself, through spiritual enlightenment, as he orders and controls his own thinking, and, consequently, his impulses and actions, does one experience true freedom.

The gospel of Christian Science is a gospel of individual and universal freedom. It reveals the true liberty of man as a son of God. Furthermore, it shows the individual how this liberty may be attained here and now. To be born again, "born of the Spirit," through a right understanding of God and of man's relationship to Him—an understanding which Christian Science imparts—is to enter upon the path of true freedom. Not infrequently the first glimpse of this truth is sufficient to bring release from ill-health, from some malady which has perhaps been pronounced incurable, or from some enslaving habit. The blessedness of such release can be estimated only by one who has experienced it. Furthermore, a perspective of even greater freedom is opened up to view. One realizes with joy that he has begun to work out his own salvation scientifically, that nothing can now hinder his progress, and that, as he is faithful to the truth which he has apprehended, the truth about God and His image, he will assuredly reach his goal.

To have started on the only true road to individual liberty means much. Even though a person still seems to some extent hampered or restricted by outward circumstances, he knows that as his understanding of Christian Science increases these outward conditions must invariably change for the better. Thought externalizes itself, and mental freedom means, ultimately, outward freedom. It manifests itself in an ever increasing escape from every form of bondage,—physical, moral, social, financial, and political. He who is thinking in accord with righteousness, and whose life conforms thereto, is gaining true liberty.

Since Christ Jesus made that momentous declaration to the disciples of his day, "If ye continue in my word, then are ye my disciples indeed; and ye shall know the truth, and the truth shall make you free," no such message of individual liberty has been brought to the world as that which has come through Christian Science. Mrs. Eddy's writings ring with this call to individual freedom. On page 228 of the Christian Science textbook, "Science and Health with Key to the Scriptures," she writes: "The enslavement of man is not legitimate. It will cease when man enters into his heritage of freedom, his God-given dominion over the material senses." Here we find plainly set forth that bondage to material sense constitutes enslavement, and that freedom is won only as dominion over the material senses is gained. Individual liberty is therefore dependent upon individual overcoming of the belief of life and intelligence in matter, through a clear apprehension that life is spiritual.

The great value of Christian Science lies in the fact that it goes to the bottom of human enslavement, and strikes at the mental root of all bondage. That which is unjust, inequitable, unmerciful, has no place in the teachings of Christian Science. One who has begun to gain emancipation from the material senses for himself, through a right understanding of God and of man's relationship to Him, will not assent to those things which tend toward greater bondage for his fellow men. He does not remain supine or inert under conditions which may draw his brother into temptation, but frees his own thought from belief in them as real, and thereby aids others. Indeed, his deepest desire is that all may experience the liberty which he himself is gaining through the understanding of good as the only power.

One who desires a greater measure of true liberty for the entire human race, can help to forward such achievement in no surer way than by beginning to gain his own individual freedom from evil through spiritual understanding; and this is what Christian Science enables him to do. Nor is there anything irksome in this process. Rather does it awaken in thought, each passing day and hour, a zest and an interest which can be found in no other way. Mere human opinion no longer has power to disturb, ensnare, or bewilder. One finds himself increasingly in harmony with all that makes for righteousness. Thus he is gaining through correct thinking what the Apostle Paul terms "the glorious liberty of the children of God."

[In another column will be found a translation of this article into French]

On the Value of Experience

The true lawgiver ought to have a heart full of sensibility. He ought to love and respect his kind, and to fear himself. It may be allowed to his temperament to catch his ultimate object with an intuitive glance; but his movements towards it ought to be deliberate. Political arrangement, as it is a work for social ends, is to be only wrought by social means. There mind must conspire with mind. Time is required to produce that union of minds which alone can produce all the good we aim at. Our patience will achieve more than our force.

If I might venture to appeal to what is so much out of fashion in Paris,—I mean to experience,—I should tell you, that in my course I have known, and, according to my measure, have co-operated with great men; and I have never yet seen any plan which has not been mended by the observations of those who were much inferior in understanding to the person who took the lead in the business. By a slow but well-sustained progress, the effect of each step is watched; the good or ill success of the first gives light to us in the second; and so, from light to light, we are conducted with safety through the whole series. . . . From hence arises, not an excellence in simplicity, but one far superior, an excellence in composition. Where the great interests of mankind are concerned through a long succession of generations, that succession ought to be admitted into some share in the councils which are so deeply to affect them.—From "The Revolution in France," by EDMUND BURKE.

Two Poems

I

The Time

Rainfall in the larkspur, now,
With silver turning into blue,
Is what has marked this moment off
For me and you
Who have no need of clocks and bells
To name the number of the hour:
For us the time is silver rain
On a blue flower.

II

Salvage

(A Comment on the Foregoing)

Tonight I have been seeking for the words
To make a blue and silver sound,
Like rain-drops grown too heavy for the flowers
And falling to the ground. . . .
And I have learned that only rain and flowers
Can make that sound.

The flowers will go, the rain goes sooner still,
And nothing will remain of blue
Shining through silver like a hidden tune,—
And what I hoped to do
Was find some word that might have saved, forever,
Their silver and blue.

—DAVID MORTON, in "Earth's Processional."

THE CHRISTIAN SCIENCE MONITOR

Founded 1908 by MARY BAKER EDDY

An International Daily Newspaper

Published daily, except Sundays and holidays, by THE CHRISTIAN SCIENCE PUBLISHING SOCIETY, 107 Falmouth Street, Boston, Mass.

Communications regarding the conduct of this newspaper, articles and illustrations for publication should be addressed to

THE EDITORIAL BOARD OF THE CHRISTIAN SCIENCE MONITOR

If the return of manuscripts is desired, each manuscript must be accompanied by a stamped and addressed envelope, but the Monitor Editorial Board does not hold itself responsible for such communications.

Subscription price, payable in advance, postpaid to all countries:
One year $9.00 Three months $2.25
Six months $4.50 One month 75c
Single copies, 5 cents

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Foreign		United States	
14 pages	3c	24 to 30 pages	6c
16 to 22 pages	4½c	32 pages	7½c

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Published by
THE CHRISTIAN SCIENCE PUBLISHING SOCIETY
Boston, Mass. U. S. A.

Publishers of
THE CHRISTIAN SCIENCE JOURNAL
CHRISTIAN SCIENCE SENTINEL
THE HERALD OF CHRISTIAN SCIENCE
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Developments in Business, Finance and Industry

Banks May Open On Approval Of Treasury Head

Mr. Woodin Given Authority to Issue Licenses to Reserve Members

WASHINGTON, March 10 (AP)—Under the executive order designed to speed the opening of the nation's banks under close supervision of the Treasury issued today by President Roosevelt, the Secretary of the Treasury was given authority to issue licenses to Federal Reserve member banks to reopen. Applications for the licenses are to be filed with the district Federal Reserve banks.

State banks, not members of the Federal Reserve, will be allowed by Secretary Woodin to reopen after obtaining approval from the proper state banking authorities. His plan was outlined in a statement a little before he went to the White House with the executive order signed by the President.

At the Treasury, Secretary Woodin and a corps of assistants were continuing their work of checking and rechecking the list of banks that will be permitted to reopen.

An executive order was issued at the White House a little later vesting in the Secretary of the Treasury power to reopen banks under strict supervision. The text of the order was not immediately available, but it followed the line of the statement previously issued by Mr. Woodin.

Must Be Able To Stay Open

A few minutes after its issuance, another statement came from the Treasury Secretary saying that applications for reopening would be acted upon forthwith but that it must be ascertained that banks reopened were capable for remaining open.

The Secretary said the most important of the physical difficulties to be overcome was that of getting new currency available to the banks so there would be no delay when they began to function.

Woodin added that under the circumstances it was obviously not possible to say just when the banking machinery would be operating again at full speed, but that it was certain this would be a matter of only a few days.

The Secretary's statement said:

"The reopening of the banking of the country is not to be accomplished in a few hours.

"In general, the process will be that the Secretary of the Treasury will receive through the Federal Reserve Banks applications for reopening by banks which are members of the Federal Reserve System.

State to Act on State Banks

"These applications will be acted on forthwith.

"In case of the state banks it is provided that applications will be made to proper state authorities.

"The matter cannot be rushed, because we must insure that there are no mistakes made and that banks when reopened must be capable of remaining open.

"Certain physical difficulties must be overcome; the most important of these is the necessity of getting the new currency available to the banks in order that there will be no delay when they begin to function.

"Under the orders of the Secretary of the Treasury the banks have authority to disburse amounts required for such necessities as medicine and food and for taking care of pay rolls and the maintenance of employment."

"All banks, including Federal Reserve banks, have been authorized to cooperate in carrying out these relief disbursements.

"Under the circumstances it is obviously not possible to state now just when the banking machinery will be operating again at full speed, but it is certain that this will be a matter of only a few days at the farthest."

United States Steel Unfilled Tonnage Off

WASHINGTON, March 10 (AP)—Unfilled orders of the United States Steel Corporation decreased 44,444 tons in February to 1,854,200 tons, a new record low since the corporation has been publishing the figures. In January, tonnage dropped 69,496 tons.

Wall Street had been prepared for another decrease in the backlog on the general assumption of restricted buying of all commodities in several Midwest areas affected during a considerable part of the month by bank holidays. The effect of the previous banking situation was reflected in the general lowering of steel mill operating schedules in the last few weeks.

In the last few years February tonnage changes have been downward. A year ago the backlog stood at 2,545,629 tons.

Associated Gas Output Declines 9.7 Per Cent

Net output of electric properties in the Associated Gas & Electric System aggregated 193,121,499 units (kwh) in the month of February, which was 20,655,590 units below the total of 213,777,089 units generated during the like month of 1932.

This decline of 9.7 per cent was due in large part to the fact that February a year ago had 29 days. Taking this into consideration, the decrease for February, 1933, would have been but 6.3 per cent.

An increase of 1.6 per cent in the total sendout of gas by the Associated System occurred during February. The total amount was 1,527,647,500 cubic feet, up 24,290,700 cubic feet over the corresponding month of last year.

Hecla Mining Income

Hecla Mining Company reports for the year ended Dec. 31, gross of $823,629, compared with $1,508,491 in 1931. Profit after expenses, ordinary taxes, depreciation, etc., but before federal taxes, was $106,888, compared with $821,833. Stock is 1,000,000 shares, par value 25 cents a share.

Foreign Markets Show Firmness In Today's Trading

LONDON, March 10 (AP)—Business on the stock exchange closed quietly confident, some irregular movements being due to profit taking after the recent rise in prices.

Transatlantic shares showed up best in the trading and scored general net improvements, including a rise of 2 points in United States Steel from $39 at the opening to $41.

Industrials and home rails were the most prominent of the British shares. Gilt-edge securities ruled easy and gold mine stocks were irregular. German bonds hardened at the close after a weak opening.

The recent rise in the quotations of commodities brought an increased demand for commodity and produce shares as the belief is held here that American prices are likely to rise in the near future.

Final quotations of leading American shares traded on the stock exchange today, with the net change from the previous close, follow:

Stocks	Closing	Nt.Chg
Brasilian Traction	$10	⅛a
Canadian Pacific	14	¼a
General Motors	16	⅜a
Hydro Electric	6⅞	¼a
International Nickel	11¾	½a
Int Tel & Tel	9¾	⅛a
Nat Dairy Products	19	½a
N Y Central	25	½a
U S Steel	41	1½a

(Quotations in dollars at 4 shillings to the dollar.)

a—Advanced.

BERLIN, March 10 (AP)—Prices on the Berlin Boerse were irregular at the opening today, but buying developed in the afternoon session and the market closed firm.

TORONTO, March 10 (AP)—The Toronto stock market opened quiet but firm today. There was an absence of trading on any considerable scale in the interlisted stocks. Nickel was less active than through the early part of the week but stronger by ⅛ at 9⅝. Smelters opened at 64½ and advanced to 65 for a full point gain. Other leaders were unchanged.

MONTREAL, March 10 (AP)—Stocks moved up firmly at the opening of the Montreal stock market today. British Columbia Power advanced 2 to 17, Consolidated Smelters ½ to 64½. International Nickel ¼ to 9¾ and Brazilian Traction ¼ at 8¼. Canadian Pacific Railroad, Shawinigan, Dominion Textile and Sherwin Williams preferred were unchanged.

Money Circulation Gains $818,000,000 In United States

WASHINGTON, March 9 (AP)—An increase of $818,000,000 of money in circulation in the United States in the week ended March 8, despite the nation-wide bank holiday, is shown today in the weekly report of the Federal Reserve Board.

The huge increase which sent total circulaton to the unprecedented figure of $7,538,000,000 was brought about on Thursday, Friday and Saturday of last week. The jump made the increase as compared with a year ago amount to $1,993,000,000.

At the same time the monetary gold stock, which had shown a shrinkage of $116,000,000 the preceding week, continued to drop, decreasing $101,000,000 in the week ended yesterday, and leaving the United States with a total stock of monetary gold of $4,243,000,000.

The huge amount of currency that swept into circulation over last week-end made the increase since Jan. 11 amount to $1,947,000,000, due chiefly to the bank holidays in Michigan and other places in February, and to hoarding, which became accentuated during the first week of March.

The gold decrease brought to $306,000,000 the amount of gold which has been taken from this country since Jan. 11, when the stock aggregated $4,549,000,000.

The circulation of Federal Reserve notes increased from $3,579,522,000 to $4,215,006,000 in the three days.

WASHINGTON, March 10 (AP)—The total circulation of money as shown by the latest Treasury compilation, that for the end of February, was $6,545,617,139. Since that time circulation increased sharply and Federal Reserve figures issued yesterday showed the total to be $7,538,000,000.

The circulation of the different kinds of money at the end of January and at the end of February were:

	End of January	End of February
Gld coin & b'llion	$478,837,314	$871,337,850
Gold certificates	591,329,539	649,563,836
Stand silver dol.	28,274,637	28,389,901
Silver certificates	350,216,843	382,436,765
Treas notes of 1890	1,215,450	1,214,500
Subsidiary silver	250,426,272	252,068,924
Minor coins	111,475,213	111,497,154
U S notes	286,965,717	300,555,630
Fed Reserve notes	2,706,869,495	3,404,923,385
Fed Res Bk notes	2,644,179	2,635,333
Nat Bank notes	836,397,506	860,993,939

The Treasury figures do not agree with Federal Reserve figures as to the total circulation at the end of February. While the Treasury total was $6,545,617,139, the Federal Reserve figures set the total at $6,720,000,000 on March 1. The Treasury total compared with $5,603,512,630 a year ago.

French Treasury Issue Saturday

PARIS, March 10—The first installment of the 10,000,000,000-franc French treasury bond issue will be issued Saturday and probably will amount to 3,000,000,000 francs.

According to an estimate of the Finance Minister, a total of 15,000,000,000 francs is in hoarding in France in the form of gold and notes and it is hoped to absorb a portion of this by means of the loan.

A. B. Dick Company

Special to The Christian Science Monitor

TORONTO, March 10—The A. B. Dick Company of Chicago, Ill., manufacturers of duplicating equipment and supplies, with branches in New York, Boston, Pittsburgh and a score of other cities, have installed factory equipment in Toronto and will produce their machines for the Canadian market and for export to other sections of the British Empire, it is announced by the Toronto Commission. The manufacturing operations will be carried on by the Mimeograph Company, Limited, the Canadian subsidiary of the American concern.

Class One Rail Deficit in 1932 Is $153,308,487

Contrasts With Profit of $116,362,079 in 1931—Coal Carriers Prosper

WASHINGTON, March 10 (AP)—The class one railroads of the country lost $153,308,487 in 1932 as contrasted with a profit of $116,362,079 in 1931.

Final figures for the year made public by the Interstate Commerce Commission today showed that in December the class one railways had a net income of $1,731,672. The roads showed net income during only three months out of the 12.

Dividend declarations from income and surplus on common stock during the year were $76,560,281, and on preferred stock $19,031,610. In 1931 dividend declarations were $277,583,603 on common stock and $54,133,406 on preferred.

Two Sections Prosper

The commission reported that that only two sections of the country showed net income during the year. The Pocahontas Carriers—a group of railroads hauling coal from the Pocahontas coal fields in Virginia, West Virginia and Kentucky—showed a net income of $42,975,871 in 1932, as compared with $52,217,045 in 1931.

The Central Western region railroads showed a net income of $9,599,669, as compared with $71,215,785.

The largest net income was the $26,177,262 reported by the Union Pacific Railroad Co. The entire Union Pacific system, however, had a net income of only $20,859,569.

Of coal carrying roads the Chesapeake & Ohio Railway showed a net profit of $23,527,755; the Norfolk & Western Railway $16,984,376, and the Virginian $2,074,399.

Pennsylvania's Profit

The Pennsylvania lines reported net income of $16,573,184, including $13,573,536 by the Pennsylvania Railroad and $2,999,648 by the Long Island.

The Southern Pacific system had a deficit of $10,880,284, including $5,779,631 by the Southern Pacific Transportation System; $3,471,325 by the St. Louis Southwestern, and the remainder by the Northwestern Pacific.

The Southern Railway system's deficit was reported as $14,347,295, of which $10,955,562 was credited to the Southern Railway itself; the New York Central lines lost $15,399,742, with the New York Central itself losing $18,256,400, the Frisco lines $9,997,467, the Erie Railroad system $3,694,601, the Chicago, Milwaukee, St. Paul & Pacific $23,269,678, the Missouri Pacific system $14,023,923, of which the Missouri Pacific Railway itself lost $10,260,861.

Of the roads in the Missouri Pacific system, the Texas & Pacific showed a net income of $92,710, and the St. Louis, Brownsville & Mexico $313,183.

The Baltimore & Ohio system had a deficit of $7,593,683, of which $6,334,978 was listed for the parent railroad and $1,259,705 to the Alton.

Dun & Bradstreet Reviews Situation

NEW YORK, March 10 (AP)—The weekly mercantile review of Dun & Bradstreet, Inc., says that business and trade met the bank situation "without leaving the disastrous consequences in its trail which at first seemed inevitable."

"Regardless of the lack of a circulating medium," the agency asserted, "a strong spirit to carry on dominated all ramification of business endeavor, as the realization became more pronounced that the pressing period of monetary perturbation would result in no devaluation of the American dollar."

Trade preparations for spring activities were deferred, the review said, but with the exception of a few districts where commercial life was brought almost to a standstill, a favorable credit standing brought all the benefits of ready currency, and business was enabled to flow through its usual channels without other than minor deflections.

While retail distribution was reduced, it said, the restricted volume was carried through on a calm and orderly basis, and retailers improvised methods for dispatching business as usual, with the result that essentials were sold in nearly a normal volume.

Purchases of groceries by charge account customers were particularly heavy, the agency reported, and spring apparel in both men's and women's divisions gave signs of moving in larger volume. Wholesale markets reflected the unsettled conditions throughout the country.

Grain Values Advance On Winnipeg Exchange

WINNIPEG, March 10 (AP)—Wheat and rye futures opened firm on the grain market today, wheat showing gains of ⅛-⅜ cents, while rye was up ¼-1¼. Oats, barley and flaxseed were steady, with advances of ⅛ to ⅜ above yesterday's close.

The improvement in wheat was due to better Liverpool cables and higher Canadian exchange rates. Some buying was credited to foreign houses, and continued cold weather in the southwestern section of the United States.

Opening prices were: Wheat: May, 51½-⅝; July, 52⅞-53; October, 54½-¾. Oats: May, 26-26⅛; July, 25⅛; October, 24½. Rye: May, 35⅝; July, 35⅞b. Barley: July, 29½a; October, 28⅞. a—Asked. b—Bid.

Dividends

Torrington Company declared a quarterly dividend of 50 cents a share, payable April 1 to stock of record March 17. Previous quarterly dividends have been 75 cents.

American Wringer Company declared the regular quarterly dividend of 37½ cents, payable April 1 to stock of record March 15.

Continental Baking Corporation declared a quarterly dividend of $1 on the $8 preferred, payable April 1 to stock of record March 20.

Moratorium Gives Time To Repair Gold Ratio

Pressure Felt Most in New York—Week's Statement Shows Reserve System Perfectly Sound

By H. B. ELLISTON

Special from Monitor Financial Bureau

NEW YORK, March 10—A good deal of history will be written around the weekly statement of the Federal Reserve System issued last night. This now provides the data of the gold and currency withdrawals last Thursday and Friday. In those two days the system lost $818,000,000 in currency and $209,000,000 in gold. These withdrawals are of record dimensions. Added to the totals for the previous week, they foot up to a total nine-day run of $1,550,000,000 in currency and $435,000,000 in gold. The former figure represents 30 per cent of normal currency circulation. The latter amounts to 15 per cent of the total gold in the system in February. There is no further need to testify to the extent of the panic.

Ratio Dips Under Minimum

Most of the pressure was felt by New York. This was because the interior banks kept most of their surplus funds in this city. Here the banks turn for aid in meeting these requirements to the Federal Reserve Bank. It was an enfilading movement. They cashed their excess reserve. They sold commercial bills for cash. They borrowed cash. So great was the drain that at one time the local Reserve Bank found its gold had dipped below the statutory minimum.

At this moment Governor Lehman stepped in. In the early hours of Saturday morning he declared a moratorium. This gave the Reserve bank time to repair its gold ratio, a job which necessitated help from interior Reserve banks. Such adjustments are to be seen in the current Federal Reserve statement.

The ratio of the Reserve bank here against outstanding note and deposit liabilities has improved to 41.4 per cent, while that for the system as a whole is 45.6 per cent. The minimum according to law should be 37.5 per cent—that is, 40 per cent against notes and 35 per cent against bank deposits.

Essentially a Credit System

Governor Lehman's decision was induced only in part by the need for inter-reserve bank adjustment. It was also, as he put it, an "unthinking attempt" to saddle the Reserve system with the impossible. The knowledge that the system is perfectly sound is strengthened by this week's statement. But never has it been in a position to resist panic, for the American money system is essentially a credit, not a gold, system. That means it can operate only on the understanding that its many holders of bank deposits will not demand currency, and that its many holders of currency will not demand gold. Governor Lehman included a very forthright reminder of this state of things in his proclamation.

One of the most interesting features of the Federal Reserve statement relates to gold losses. As for last week, they were about equally divided between domestic hoarding and foreign exports. Most of the gold went to England, being either actually shipped or shipped in theory, that is, earmarked to British account in New York.

Some of it undoubtedly was caused by the cashing of foreign-held balances. But most of it reflects American capital in flight.

The flight of American capital is obscured because it is shown only in the item of gold export. That would seem as if only the foreigner were raiding the dollar. What happened is somewhat complicated. In the few weeks prior to the embargo the foreign exchange market was dominated by American buyers of pounds. There has to be a seller for every buyer.

Normally the sellers would have been British merchants. But ever since last year the British Government itself has been trading in currencies. Sometimes it has bought dollars, sometimes it has sold them. Its purpose is to keep the dollar price of its currency, now without a gold support, from fluctuating too much. Before the embargo it sold pounds to the panicky American sellers of dollars. Thus it came into possession of millions of dollars in the New York banks. These were transferred into gold and earmarked in the local Reserve bank.

Two Strange Paradoxes

How many transactions were arrested in midflight, as it were, is difficult to say. Possibly a great amount. At any rate, Wall Street agrees that the situation is so uncertain that there is no option but to maintain the gold ban until such time as conditions have settled down.

The extraordinary events of the nine days prior to the embargo throw up two very strange paradoxes. One is the flight from a gold currency to a non-gold currency. The other is the remarkable strength which has been attained in such a short time by the Bank of England. British gold has now reached a record figure since midsummer, 1931. When one thinks of the ink that has so recently been spilled over British gold hoardings, in connection with the payment of its war debts, the development is remarkable, indeed.

The fact is, of course, that the gold will not stay either in London or in the room labeled "London" in the local reserve bank. One banker here called it "tramp" money. Another said that it may be likened to the parcels one leaves in a railway cloakroom. These do not belong to the railroad company; the owner will come back to reclaim them, and the expectation is that American money will return from abroad, just as it is already flowing back to the Reserve bank from domestic hoards.

A Window In Wall Street

The Hoarding Mania

MORE than one permanent good will come out of the banking holidays. And not the least will be the quietus that should be put upon unintelligent hoarding. Examples of such foolish actions are now coming to light. They are not confined to any one part of the country. One of the wealthy depositors in a local institution, who watched with much concern the closing of various banks in the middle West, started to draw out gold and gold certificates at the rate of $1000 a day and place them in a safety deposit box until the box was crammed with currency. The bank, being in extremely liquid condition, interposed no objections to this inspired-by-fear procedure, though it pointed out that if it became general, it would close any institution. The quick action of the Federal Reserve Board ordering member banks to report the names of every one who has withdrawn gold within the last two years and the subsequent "change of heart" by persons bringing back the yellow metal to redeposit begins to spell the end of such unthinking and harmful withdrawals. More and more is private property becoming invested with a public interest.

Production of Wealth

There is no cessation in this country of large-scale work. Right now there are 25 major projects on the engineering horizon involving the expenditure of more than $2,000,000,000, according to the recent issue of the Technology Review, published by the Massachusetts Institute of Technology. Moreover, in other parts of the world $2,000,000,000 additional is being expended on 41 large engineering projects. It is difficult to calculate the benefit that arises from the innumerable successions of industrial and business ripples that flow from such wealth-producing construction programs. They are the focuses of ever-widening circles of wages, sales, profits and savings. They represent better, perhaps, than any other material activity the growth of wealth in the nation.

Saving Those Cents

Close on the heels of the announcement from Washington that the Government would be forced to reduce postage rates because last year's increase brought less revenue comes the news that the big mail order houses are having a large part of their spring catalogues delivered by hand. Presumably this move is to save money as well as to foster closer relations with customers. In zones 1 and 2 the cost of forwarding the 2¼-pound books is 11 cents each, contrasted with 9 cents previously. Official figures as to contract price for delivery by the big Chicago printing company, R. H. Donnelly Corporation, are lacking, but it is reported that in northern New Jersey the catalogues are delivered for 7 cents, which would effect a saving of $4000 for every 100,000 books. If a similar saving were made for each of the 20,000,000 books comprising the current editions of Sears, Roebuck and Montgomery Ward, it would amount to the respectable sum of $800,000. Sauce for the gander is sauce for the goose.

Children on the Pay Rolls

The children of the nation are by way of becoming sales agents of the big national distributors of merchandise. Every day over scores of stations the radio is subtly instilling into the receptive mentality of youth the need for certain kinds of packaged food, trade-marked tooth paste or brushes, soap, milk, gasoline, etc., by offering attractive premiums, such as pictures, booklets, stamps, jig-saw puzzles, card games and even parts of Scout equipment. Youngsters are inveterate collectors, and to obtain the coveted playthings importune their parents to buy such-and-such goods.

The advertisers have found instances where specific offers have increased sales over 400 per cent. Even adults succumb to offers of such premiums as $1 cake pans, iced-tea glasses, boudoir bottles, beverage containers, disk towels, silver-plated spoons, and so on ad infinitum. Even refrigerator distributors gave away banks in which to put savings realized from use of the product. When something apparently can be had for nothing, Americans appear as benighted as other advanced peoples.

Bank Reserves for Lean Years

The call of industry to set aside reserves in prosperous years so as to be able to meet the strain in lean periods is being paralleled by suggestions that the banks, whose current gross earnings have been estimated at $2,500,000,000 annually, should set aside, say, 10 per cent to 20 per cent of those earnings and place them in a special insurance fund. Such an amount would be only ½ of 1 per cent of total gross deposits and could to a considerable extent be provided out of operating savings, which should be larger from now on due to the policy of paying lower interest rates on deposits. Of course, general acceptance of the practice of making such additional reserves await further coördination of the banking system.

G. R. E.

Canada's Ability To Pay Off Her Foreign Debts

Royal Bank Says Payment Will Be Made Without Much Strain

MONTREAL—There is a good deal of speculation in the United States and in Great Britain as to the ability of Canada to meet her foreign debts, states the Royal Bank of Canada. This is attributed to the present slump in business and the substantial premium on New York funds. The statement continues:

"A study of the Canadian balance of payments affords reassurance on this point. On balance over the past 10 years Canada has not been a borrower but, on the contrary, has exported capital to an amount of $779,000,000. Even in the year just passed, the net export of capital is estimated at no less than $70,000,000. These figures are after payment of all interest due outside of Canada, and, therefore, during 1932 the country as a whole had no less than $70,000,000 available to apply on the principal of foreign debts.

Confusing Situation

"The present exchange situation inevitably leads to considerable confusion of thought in connection with its effect on interest payments abroad. Export industries are benefited to a greater extent than the extra cost of their fixed interest charges, but many corporations and governing bodies, whose obligations are payable in New York funds, are adversely affected. The country as a whole will benefit by a premium on New York funds so long as the balance of payments is favorable, as at present.

"The view which is generally held outside of Canada, and is probably also believed by a great majority within the country, that on balance we have been borrowers abroad during recent years, is not difficult to understand.

"Prior to the war we were importing capital on a huge scale in connection with the development of the natural resources of the country, the building of railroads and the establishing of a manufacturing industry.

"Although most of the funds for financing the war were raised within the country, the net foreign debt of Canada continued to increase. As indicated above, in recent years the reverse has been the case, but this movement has been obscured because no publicity is given to the redemption of debts maturing in New York, whereas the issues of the loans to provinces, municipalities and corporations payable in New York are widely advertised.

"Canadian securities held in the United States have been redeemed and repurchased steadily during recent years. Moreover, corporations have been accustomed to make bonds payable in New York funds, even though they were marketed almost entirely in Canada, and while no reliable figures can be obtained, it is probable that a substantial majority of all the corporation securities payable in New York funds are actually held in Canada.

"The proportion of the bonds of the municipalities, the provinces and the Federal Government held in Canada is smaller.

Items of Revenue

"Important items of revenue are commodity exports, tourists' expenditures in Canada, freight payments, gold exports and interest receipts from abroad.

"The most important items among the expenditures are imports, interest payments abroad, the expenditures of Canadian tourists in foreign countries and freight payments. The favorable balance for 1932 is estimated at $70,000,000.

"Present indications strongly suggest that there will be a material increase in gold production and export during the current year, that commodity imports will be reduced and that exports to Great Britain may show a further increase as a result of the Ottawa agreements.

"The world wheat situation is increasingly favorable, and Canadian wheat shipments for the last two months have been 50 per cent ahead of those in the corresponding months of 1932. If due consideration is given to the factors outlined and to our previous record, there should be no occasion to question our ability to take care of all foreign obligations without any particular strain."

Emergency Bank Money to Flow Out Normally

WASHINGTON, March 10 (AP)—The new money provided for in the emergency bank legislation will flow out to its users normally, to be paid over the counter of such banks as are opened in exchange for checks just as all past currency has been paid out.

Behind that simple act, however, is the process by which the bills flow from the Treasury's engraving plant to the banks of deposit.

The bills will be issued to the 12 Federal Reserve Banks by the Treasury in exchange for Government bonds, notes, drafts, bills of exchange and bankers' acceptances.

The notes will be given the Reserve Banks to the full face value of the United States obligations turned in and to 90 per cent of the "estimated value" of the notes, drafts, etc.

The Reserve member banks will put up similarly acceptable assets with the Reserve Bank of their district in exchange for the currency they need. In exceptional cases where the member banks have no such assets the Reserve Bank may make them advances on time or demand notes satisfactorily secured.

The amount of currency issued is normally regulated by the volume of bank withdrawals. As the demand for cash is now considerable, and as gold certificates are not to be paid out for the present, the requirements for new money are calculated to be considerable.

The bill also will put the new money into circulation by order of the Secretary of the Treasury, by exchanging it for gold and gold certificates, either bank reserves or private hoards. The measure gives the Treasury specific authority to call in such reserves or hoards whenever it decides the situation demands it. Penalty is provided for anyone not complying.

Bank Holiday The Cause of Erratic Livestock Market

Special to The Christian Science Monitor

CHICAGO, March 10—Livestock markets were very erratic this week, the main cause being the bank holiday. Uneven distribution of receipts at the Union Stock Yards here and narrow demand, as well as irregularity in the dressed markets also were factors.

All kinds of livestock advanced sharply early in the week, but declined later, according to a report by the Bureau of Agriculture Economics, United States Department of Agriculture.

Light steers and yearlings ruled strong to 25 cents higher at the close, compared with a week earlier, while weighty steers were back to steady. Light mixed and heifer yearlings still carried a 25 cent advance. Butcher heifers closed strong to 25 cents higher and all cows steady to strong. Bulls showed a 25 cent advance and vealers carried a net gain of $1.

Hogs went up 75 cents and then lost it all, closing practically steady with last Thursday. At the high time the top reached $4.40, and the general market was at the highest levels in six months. The closing peak was $3.85. Pigs brought $3.25-$3.50 and late and packing sows bulked at $3-$3.10.

Fat lambs and yearlings showed gains at 10-15 cents at the close compared with a week earlier, while ewes held steady. Most lambs closed on a $5.25-5.50 basis.

Liverpool Cotton

	Open	High	Low	Last	Net Chg
March	4.94	5.36	4.93	5.06	+.19
May	4.95	5.08	4.92	5.06	+.18
July	4.94	5.08	4.92	5.07	+.19
October	4.97	5.10	4.95	5.09	+.18
December	5.00	5.12	4.99	5.12	+.18
January	5.03	5.14	4.99	5.13	+.18

Spots 5.17, up 17 points. Tone at close firm.

Prudential Life Paying Claims

NEWARK, N. J., March 10—The Prudential Life Insurance Company announces it is paying all claims, but withholding policy loans and cash surrender sums pending full reopening of banks.

Soundness Of Life Insurance Concerns Noted

Income of New York Firms 50 P. C. Higher Than Needed to Pay Claims

Special from Monitor Bureau

NEW YORK, March 10—The opposite side of the financial shield from that displayed by the existing banking situation is exhibited by New York life insurance companies with the report that their current income is 50 per cent higher than is needed to pay all proved claims, maturing endowments and annuities and to allow the usual number of applications for loans or cash surrender values on policies.

The sound financial condition of the companies is due to two factors: Their policy of buying securities for income and not for price rise and the fact that excess income makes it unnecessary for them to sell while prices are too low or to borrow to tide them over the depression, according to speakers at the annual congress of the Life Underwriters Association of the City of New York yesterday.

Mr. Thomas H. Hodgkinson, of the New England Mutual Life Insurance Company, declared that the advantages of the life insurance companies' position had impressed so many business men during the last few years that insurance receipts from premiums on old and new policies during 1932 were greater than in any previous year.

Mr. William McDaniels of the Aetna Life Insurance Company of Hartford, joined Mr. Hodgkinson in explaining that as life insurance companies' holdings are limited by law to government bonds, policy loans, mortgages on productive land and prime railroad, industrial and public utility bonds, diversified to represent the economic structure of the country, their payment in successive years as they matured was as assured as the future of the United States.

Since the life insurance companies are interested only in the eventual maturity of their investments, they are unconcerned about fluctuations in market prices, Mr. McDaniels said.

Chicago Bank Merger Plan Is Consummated

CHICAGO, March 10 (AP)—Out of two affiliated Chicago banks arose today a single institution which its officials said had assets amounting to $700,000,000. The bank would open, they said, with the lifting of the Presidential Proclamation.

The move was announced by Melvin A. Traylor, president of the First National Bank. Mr. Traylor said the First Union Trust and Savings Bank, the state bank affiliate of First National, had been merged into the larger institution "in view of recent developments and the prospect that banks which are members of the Federal Reserve System may enjoy wider privileges."

Amusements

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PIGEONS AND PEOPLE
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Evgs. 8:45 Mats. Wed. & Sat. 2:45 50c to $2.00

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Daily Features

Hymnal Notes

No. 181

Prepared for The Christian Science Monitor

IN A time that recognizes woman's power of leadership, we are glad to remember that the one opera by Ludwig van Beethoven (1770-1827), which he named "Leonora," celebrates the heroism of woman. His Leonora is no vociferous Brunnhilde, but she is strong in the achieving power of love. After a night of suffering she, of her innate genius, rises to a clear sky. Against Beethoven's protest, his friends changed the name of the work to "Fidelio," the name under which Leonora, disguised as a boy, enters a revolutionary prison, to save her husband.

Of this opera, Beethoven said, "Among all my children, Leonora is the dearest," adding that he held her worthiest of them all to serve "the science of art."

In his grasp of the true dignity of humanity, then coming to light, Beethoven was a son of his times. He was never overawed as former musicians had been by social superiors. A story is told of Goethe and Beethoven walking one day in Vienna, and noting the approach of the imperial family, also afoot. Goethe at once stood off the walk, hat in hand, bowing from the waist in continental fashion. Beethoven, hat on, walked steadily onward to exchange greetings with royalty.

Today Beethoven's figure stands in bronze in every great city, and his music flows on the air and even overseas, to encourage and inspire men in troubled times. His name is familiar where the Hapsburgs are hardly known.

Beethoven's time was marked by an unfolding love of nature, in which he shared. Notebook in pocket, he roamed field and byway, intent on the working out of some musical theme, yet always responsive to the freshness and beauty of the great outdoors.

Beethoven's grandfather had removed from Antwerp, in old Flanders, to Bonn, Ger., as court musician to the Elector of Cologne. Ludwig's mother was a German, a loving, sensitive woman whom he named his best friend. In his sturdy independence he was like his Flemish grandfather. In both men, moral earnestness was the foundation of character.

Of his melodies in the revised Christian Science Hymnal, Sardis, No. 181, shows the twofold quality of his music, in its power and tenderness. It is from his Romance for violin and orchestra, opus 40. The words, by a Christian Scientist, speak also of power and love.

The great body of Beethoven's work is instrumental, and yet his most beautiful passages are the *andantes*, where song transcends all. He added voices to his last symphony, and perhaps had he continued, like Haydn, to compose past the age of 70, Beethoven would have crowned his work with something more gloriously expressive of humanity, in its use of voices, than even his *Missa Solennis*.

The Children's Corner

One Foggy Afternoon

Written for The Christian Science Monitor

LITTLE Betty and Jock were looking eagerly out of the nursery window at the world below, for Mother was taking them to Miss Agnes's house for tea.

Outside there was a heavy, white fog that dripped from all the trees and buildings. In the nursery, where they waited, the fire crackled noisily as though it were telling them that even if they went away it would stay and be quite ready for their return and warm their toes once more.

After what seemed a very long time to Betty and Jock, Mother came to get the two little adventurers and they were off.

As they walked down the brick walk and out between the gateposts the fog grew heavier. Hardly anyone was to be seen, and it seemed to Mother and Betty and Jock as though they had the whole world to themselves. Of course that was what made it such fun. One knew there were just as many people about as ever, only one couldn't see them.

Soon Betty and Jock began to hear boat whistles blow. Some were deep, rumbling whistles; some were sharp, shrill whistles, and some made noises in between but they kept getting louder with every step.

Then Jock remembered; often on foggy days they went to Miss Agnes's house and Miss Agnes lived by the river. She was a dear, little gray-haired lady, and when Mother, as a little girl, had visited her she had always had a box filled to the brim with cookies made by herself. Now that Betty and Jock came with Mother she still had the same box filled with the same kind of cookies.

At last they reached Miss Agnes's house and after Betty and Jock had each been given a gentle hug they curled up in their own special chairs before the fire to listen while Mother and Miss Agnes talked.

Big boats and little boats went softly or noisily by on the river. Betty listened to them for a long time and then she fell asleep and perhaps would not have known that someone had brought in the cookies if Tabitha, the yellow cat, had not rubbed her soft, furry body against the little girl's chubby legs. She sat up with a start. It was tea time. There sat the cookies and some little sandwiches.

"Just in time," Miss Agnes called in her gentle voice and a place was made for Betty and Jock on the high-back sofa. And how very quietly they sat while the dear, little lady told them about the times when she was a little girl and great ships had tied up before the very house they were in. When captains from these ships, very gorgeously dressed and followed by black men carrying real treasure chests, came into the house and left behind them when they went away, silks and trinkets from the far-away lands they had visited.

"Once," she said, "the river rose so high that it touched the walls and I fished from the library window. Of course," she smiled—"I was just a little girl then, for it was long ago."

Soon it was time to go, so Mother brought their coats and caps, but first of all Mother and Betty and Jock visited the river bank. Out in the middle of the river, where they could not see them, were the noisy boats, but close to the bank were other boats and men were rowing them and not caring at all that they could not see ahead or behind them. "They are following the shore," said Mother.

The streets were quite different now too, for all the shop windows were lighted and they threw a queer, dim glow out onto the pavement. It was almost nicer in the darkness than it had been in the daylight.

At last they saw two familiar gateposts and knew that they were home. Bright rays of light came from the windows of the house and it looked very inviting through the foggy air.

Up in the nursery the fire was waiting, just as they knew it would be, and there was their supper set on a little table before it. How good it was to be home again after all!

Rime-O-Grams No. 103

The Prophets

(Published Feb. 10)

Answers

1.
When from heaven there came
To one a clear call,
On whom did his spirit
In double strength fall?
(Elisha)

2.
The wind they have sown,
The whirlwind they reap!
How true are those sayings
Of wisdom so deep.
(Hosea)

3.
In the days of Josiah
Was heard this man's voice:
O daughter of Zion,
Be glad and rejoice.
(Zephaniah, also Zechariah)

4.
Full grateful was he
For rescue and care,
But not willing that heav'n
The city should spare.
(Jonah)

5.
In words bright with hope
This glad prophet sings,
Of One who will rise
With health in His wings.
(Malachi)

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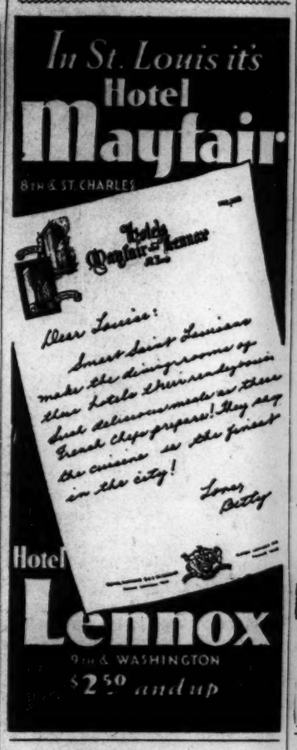
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See Also....
Tuesday's Hotel, Resort and Travel Pages.

U. S. Foils Title To Fencers Club

Public Schoolboy Group Among Five Teams in the Competition

Special from Monitor Bureau

NEW YORK, March 10—The senior foils team of The Fencers Club of New York, for the second year in succession, captured the United States foils team championship of the Amateur Fencers League of America, on its home strips, yesterday evening. The team was composed of two members of last year's winners, Dernell Every and Hugh Alessandroni, with William J. Block replacing Lieut. George C. Calnan, U. S. N.

An innovation in the sport brought a team from the Public Schools Athletic League into a national team championship for the first time. Hugo Castello, whose father is the coach of the league, Norman Lewis, and Michael Karnilow, were the trio.

Five teams were entered, the others being made up as follows:

New York A. C.—John R. Huffman, Leo Nunes and Arthur J. Fregosi.

New York University Composite Team—Miguel A. de Capriles, José R. de Capriles, and Fred Kornfeld, the latter two of the university team while Miguel de Capriles represents the University Fencers.

Salle d'Armes Vince—Peter W. Bruder, Joseph A. Barmack, and Gerald I. Cetrulo.

The schoolboys had a bye in the first round, and The Fencers Club defeated Salle d'Armes Vince, 5—2; while New York A. C. eliminated New York University, 5—3.

In the final round-robin, New York A. C. defeated P. S. A. L., 8—1, but was in turn defeated by The Fencers Club, 6—3. Then the champions won five straight bouts from the schoolboys, to win the title. The summary:

Dernell Every, The Fencers Club, defeated Huffman, 5—4; Fregosi, 5—2, and Castello, 5—4.

William J. Block, The Fencers Club, defeated Fregosi, 5—3; Hunes, 5—4; Castello, 5—3, and Lewis, 5—4.

Hugh Alessandroni, The Fencers Club, defeated Huffman, 5—4; Fregosi, 5—4; Lewis, 5—4, and Karnilow, 5—3.

John R. Huffman, New York A. C., defeated Castello, 5—2; Lewis, 5—3; Karnilow, 5—4, and Block, 5—0.

Leo Nunes, New York A. C., defeated Castello, 5—0; Lewis, 5—4; Karnilow, 5—3; Every, 5—2, and Alessandroni, 5—4.

Arthur J. Fregosi, New York A. C., defeated Lewis, 5—2, and Karnilow, 5—1.

Hugo Castello, P. S. A. L., defeated Fregosi, 5—2.

Norman Lewis and Michael Karnilow, P. S. A. L., lost all bouts.

Diana Fishwick Vs. Barbara Pyman

Special to The Christian Science Monitor

BELLEAIR HEIGHTS, Fla., March 10—Two British women golf internationals, Diana Fishwick of England and Barbara Pyman of Wales, advanced to the final round of the annual women's golf championship of the Belleair Country Club here yesterday.

Miss Fishwick, present English close champion and 1930 British titleholder, defeated a countrywoman, Kathleen Garnham of London, in the semifinal round, 8 and 7, while Miss Pyman, who first represented Wales in international golf in 1925, scored an upset victory over Mrs. Opal S. Hill, United States international who hails from the Meadow Lake Country Club, Kansas City, Mo., 4 and 2.

Mrs. Hill started off with a bang, winning the first three holes. The fourth was halved and then Miss Pyman captured four straight holes for a 1 up margin. The ninth was halved in 6's. Mrs. Hill, who holds the western and Florida championships, squared the match by winning the tenth hole with a par 4 to Miss Pyman's 5. The Welsh girl won the next three and also the sixteenth with a par 5 for her 4-and-2 victory. The fourteenth and fifteenth were halved in 5's and 3's, respectively.

Miss Fishwick's victory yesterday was a reversal of the 1-up defeat she met at the hands of Miss Garnham at Palm Beach recently. Miss Garnham failed to win a hole during the match. Miss Fishwick won the first, second, fifth, sixth, seventh, eighth and ninth going out. Her medal score was 38 out to Miss Garnham's 46. The tenth hole was halved in 5's and Miss Fishwick won the eleventh with a 5 to Miss Garnham's 6. The summary:

Belleair Country Club Women's Golf Championship—Semifinal Round

Diana Fishwick, England, defeated Kathleen Garnham, England, 8 and 7.

Barbara Pyman, Wales, defeated Mrs. Opal S. Hill, Kansas City, Mo., 4 and 2.

1934 Empire Games in London

LONDON, March 10 (AP)—Sir James Leigh-Wood, chairman of the committee in charge of the British Empire Games, today announced that the 1934 program would be held in London instead of South Africa, as originally planned. The first games were held in Canada in 1930. The 1934 program has been expanded to include track and field, swimming, wrestling, cycling and bowling.

Illinois Awards Letters

Special to The Christian Science Monitor

CHAMPAIGN, Ill., March 10—The University of Illinois Athletic Council awarded eight varsity letters to members of the 1932-33 basketball team. Those receiving awards were: Co-Capts. W. B. Owen '33 and C. K. Bennett '33, W. G. Teobald '33, H. A. Heilmich '34, A. C. Kamm '34, A. J. Kamm '34, J. T. Beynon '35, F. E. Froschauer '35, and P. W. Gibbs '35.

Tufts Leads by Ten Strokes

PINEHURST, N. C., March 10 (AP)—Richard S. Tufts of Pinehurst rolled up a 10-stroke lead in the Tin Whistle golf championship at the halfway mark of the 72-hole test yesterday with a round of 71. His 36-hole total was 150. Halbert J. Blue of Pinehurst was second with 80—80—160, and Eric Thomson of St. Andrews, N. B., third with 84—77—161.

Hardie Wins Class B Title

W. S. Hardie of the Harvard Club of Boston won the Massachusetts state class B squash racquets championship Thursday by defeating W. S. Howes of the Union Boat Club, Boston, in a hard-fought final, 15—10, 15—6, 17—18, 15—16, 15—14, on the Harvard Club court.

Edmonton Royals Win

TORONTO, March 10 (Canadian Press)—Cliff Manahan and his Edmonton Royals yesterday won the MacDonald Brier Trophy, emblem of Canadian curling supremacy, by defeating Manitoba, five-times winner of the tankard, 11 to 3 in the deciding game of the bonspiel here.

Canadians Held to a Tie

DAVOS, Switzerland, March 10 (Canadian Press)—The Toronto Nationals, the touring Canadian hockey players, were held to a scoreless tie here yesterday by a Davos aggregation.

Texas Captures Southwest Title

Loses Only One Game in Conference Championship Basketball Race

Southwest Conference Basketball Standing

Team	Won	Lost	Points For	Points Agst	P.C.
Texas	11	1	434	347	.917
Texas Christian	9	3	400	307	.750
Texas A. & M.	8	4	331	323	.667
Arkansas	6	6	353	328	.500
Southern Methodist	5	7	316	349	.417
Rice	2	10	342	431	.167
Baylor	1	11	307	436	.083

Special to The Christian Science Monitor

AUSTIN, Texas, March 10—Missing an all-time Southwest record in straight victories by one game, the University of Texas basketball team, coached by a former Longhorn player who has been in the collegiate coaching circle only two seasons, carried off honors in the nineteenth Southwest Conference basketball race. Coach Edwin W. Olle's quintet finished atop the standing with 11 victories and 1 defeat, and in all games won 22 contests. A 42-to-26 defeat at the hands of Texas Christian University, second place winners, in their twenty-first game kept the Longhorns from breaking the record established by the 1924 Texas cagers, who won 22 games, including 20 Conference tilts.

At least one record was set during the season which probably will last for several seasons. Jack S. Gray '35, Texas sophomore forward, in the Longhorns' last contest of the season boosted the individual scoring mark for one game to 32 points. The record of 26 points in one game was previously held by Wear Schoonover '29, University of Arkansas, who made that number in 1929 against Baylor, and Adolph Dietzel, Texas Christian center, who piled up 10 field goals and 6 free throws against Texas in 1931.

Starting slowly and attracting little attention—eyes being turned toward Texas Christian and Arkansas as the favorites—Texas gained power with each game, and except for its tenth Conference game was very much stronger than any quintet in the loop. Texas Christian started its season poorly, losing to Southern Methodist in the first game of the season. The Horned Frogs won their next four games, but again were put back, this time by Texas. Two weeks later the Christian came back into the running by trouncing Texas 42-to-26, only to be put definitely out of the championship running by Texas A. & M.

The Texas Aggies' late drive probably was the subfeature of the 1933 race. The Aggies played only fair basketball at the start of the season, and at one time were next to the bottom in the standing. The Aggies started a six-game winning streak in their fifth game of the season, which was only halted by the Texas quintet in the final contest of the year. The Aggies finished third in the race.

Baylor, last-year champions, struck by the graduation of three stars—was not able to get started. Baylor's only victory of the season was a 29-to-27 gain over Southern Methodist. Starting strongly, but finishing poorly, the Methodist presented only a fair team in the 1933 race. Rice Institute under its new coach, Jimmy Kitts, won only two games during the Conference season and finished in sixth position.

The high score of the season was a 59-to-31 victory for Texas over Rice. The seven teams in Conference games scored 2512 points as compared with 2381 points in 1932. Scores of games this season are as follows:

Texas	31	T. C. U.	29
T. C. U.	42	Texas	26
Texas	38	Texas A. & M.	31
Texas	51	Texas A. & M.	20
Texas	36	Arkansas	28
Texas	31	Arkansas	28
Texas	39	S. M. U.	33
Texas	28	S. M. U.	17
Texas	33	Rice	24
Texas	59	Rice	31
Texas	48	Baylor	26
Texas	34	Baylor	28
T. C. U.	27	Texas A. & M.	26
Texas A. & M.	34	T. C. U.	29
T. C. U.	29	Arkansas	19
T. C. U.	30	Arkansas	26
T. C. U.	36	S. M. U.	24
S. M. U.	20	T. C. U.	19
T. C. U.	37	Rice	34
T. C. U.	49	Rice	23
T. C. U.	51	Baylor	22
T. C. U.	31	Baylor	22
Texas A. & M.	25	Arkansas	21
Texas A. & M.	25	Arkansas	23
Texas A. & M.	32	S. M. U.	22
S. M. U.	28	Texas A. & M.	24
Texas A. & M.	35	Rice	18
Texas A. & M.	26	Rice	18
Texas A. & M.	20	Baylor	19
Texas A. & M.	33	Baylor	29
Arkansas	40	S. M. U.	23
Arkansas	26	S. M. U.	25
Arkansas	36	Rice	32
Arkansas	33	Rice	23
Arkansas	34	Baylor	19
Arkansas	39	Baylor	30
S. M. U.	34	Rice	33
S. M. U.	26	Rice	22
S. M. U.	27	Baylor	20
Baylor	29	S. M. U.	27
Rice	45	Baylor	28
Rice	39	Baylor	35

Two Texas players took individual scoring honors. Jack S. Gray '35, carried off the title by making 154 points in 12 games. He was followed by his team mate, W. S. Kubricht '33, center, who collected 130 markers. J. C. Moody '33, Texas A. & M. forward, and Wendell Sumner '33, Texas Christian forward, tied for third place with 112 points apiece.

Indications that coaches in the Southwest are depending more on reserve strength and using more players to win games is shown by figures on the number of points scored during the Conference season. Seventy-two players gathered one or more points during the race, as compared with 66 players in 1932. This year only four players scored more than 100 points. In 1932 there were six, and in 1931 seven. But using more men might be a better means. This can be shown from the fact that in 1932 2391 points were scored by the seven teams as a whole, as compared with 2512 points this year. The complete individual scoring list follows:

Player, position and college	FG	FT	Pts.
J. S. Gray, lf, Texas	61	32	154
W. S. Kubricht, c, Texas	56	18	130
J. C. Moody, lf, Texas A.&M.	46	20	112
Wendell Sumner, lf, T. C. U.	39	34	112
Hersel Kinzy, c, T. C. U.	37	24	98
Taft Moody, rf, Arkansas	34	10	78
Joe Merka, c, Texas A. & M.	28	22	78
J. R. Francis, rf, Texas	32	11	75
V. A. Dixon, rg, Rice	29	13	71
Harold Johnson, c, Rice	25	21	71
H. E. Reynolds, rf, Baylor	29	10	68
J. M. Parks, lg, Baylor	27	12	66
T. B. Murphy, lg, Arkansas	24	17	65
H. N. Snider, rf, Rice	20	25	65
B. E. Kendall, lf, Arkansas	23	17	63
W. H. Journeay, lf, Rice	22	14	58
F. C. Baccus, lf, S. M. U.	19	17	55
Bill Johnson, c, S. M. U.	14	23	51
Edward Wright Jr., c, S.M.U.	18	14	50
Elbert Walker, rf, T. C. U.	19	11	49
Richard Allison, c, T. C. U.	16	17	49
C. C. Wilhite, rf, S. M. U.	20	7	47
J. H. Roberts, lf, T. A. & M.	16	14	46
E. B. Price, rg, Texas	13	18	44
Buster Brannon, lg, T. C. U.	16	12	44
J. C. Barnett, rg, Baylor	10	21	41
William Bradley, lf, Baylor	15	10	40
R. L. Graber, rg, S. M. U.	13	14	40
R. O. Gibson, rg, Arkansas	10	20	40
Wallace Myers, rg, T. C. U.	12	14	38
J. L. Sexton, c, Arkansas	12	13	38
M. K. O'Heron, lf, Baylor	11	10	32
Melton Koch, lg, Rice	9	10	28
J. L. Jeiks, lf, Arkansas	10	7	27
J. W. Weatherby, c, Baylor	10	5	25
C. E. Marcum, lg, Tx A. & M.	9	7	25
Hugh Naren, c, S. M. U.	9	5	23
E. P. Stansel, lf, Tx A. & M.	8	10	22
L. C. Horn, rf, Tex A. & M.	6	10	22
D. G. Thompson, rf, Texas	9	1	19
Foys Zachery, rf, S. M. U.	8	3	19
R. W. Pagan, lg, Texas	7	4	18
W. D. Sadler, rf, Rice	5	6	16
Clyde Carter, lg, S. M. U.	4	8	16
T. W. Brazfield, rf, Arkansas	5	6	16
W. O. Breazeale, c, Texas A. & M.	4	5	13
A. F. Metzler, rf, Rice	5	2	12
John Vaught, rg, T. C. U.	3	6	12
E. T. Shepherd, rf, Tex.A.&M.	3	5	11
F. B. Beall, rg, Arkansas	3	5	11
J. L. McCullough, lf, Rice	4	3	9
J. C. Alexander, c, Rice	3	3	9
J. C. Riley, rg, S. M. U.	2	4	8
V. H. Albertson, c, Arkansas	2	4	8
P. R. Rucker, rf, Arkansas	2	2	6
E. E. Maxey, lf, Texas	2	1	5
J. T. Truelson, lg, T. C. U.	2	1	5
A. D. Kroney, rg, Baylor	2	1	5
Goodwin Bray, rg, S. M. U.	2	1	5
DeMoy Paulk, c, Texas	2	0	4
M. E. Lasoff, rf, Arkansas	2	0	4
Robert Chappell, rf, T. C. U.	1	2	4
B. W. Rundell, lg, Texas	1	1	3
R. C. Haynes, rf, Baylor	1	0	2
T. L. Brummett, rg, Rice	0	2	2
K. J. Mills, lf, S. M. U.	0	2	2
W. E. Allen, rf, Texas	0	1	1
W. A. Connally, rg, Texas A. & M.	0	1	1
C. H. Moore, rf, Rice	0	1	1
C. L. Murray, rg, Texas A&M	0	1	1
H. L. Curd, rf, Baylor	0	1	1

Iowa State Matmen Win 'Big Six' Title

Special to The Christian Science Monitor

AMES, Iowa, March 10 — Iowa State College scored a top-heavy wrestling victory in the "Big Six" Conference here when it won six first places and one second for a total of 48 points. Kansas State was second in the championship meet with 18 points.

The Cyclones completely dominated the two-day tournament winning 15 falls. Oklahoma, last year's champion, was forced out of second place by Kansas State. Iowa State had little trouble in any of the classes except the heavyweight and the 118 pound. The winners placed seven men in the finals out of a possible eight.

The scores: Iowa State 48, Kansas State 18, Oklahoma 15, Kansas 8, Nebraska 5, Missouri 4.

118-Pound Class—Griffith (K. S.) won decision from Gibson (I. S.).

126-Pound Class—Golden (I. S.) threw Eagle (K.), with hook scissors and arm lock. Time—7m. 41s.

135-Pound Class—Rosenberg (I. S.) won from Jackson (O.) by default.

145-Pound Class—Ruggles (I. S.) won decision from Sisney (O.).

155-Pound Class—Frevert (I. S.) threw Roberts (K. S.) with bar arm lock. Time—4m. 45s.

165-Pound Class—Martin (I. S.) won decision from Forman (O.).

175-Pound Class—Hess (I. S.) threw Bozarth (K. S.) with head scissors and arm lock. Time—6m. 05s.

Heavyweight Class—Mehringer (K.) won decision from Bashara (O.), in overtime.

Bowling Congress Tourney Under Way

Special to The Christian Science Monitor

COLUMBUS, Ohio, March 10 — With Gov. George White of Ohio and Mayor Henry Worley of Columbus rolling the first balls, the thirty-third annual American Bowling Congress tournament opened here last night. The uncertain financial conditions which have beset the nation evidently will not keep the bowlers from 212 cities and 20 states from competition and the tourney opened before a near-capacity crowd with 56 teams, employees of the city, county and state, in action.

The opening ceremonies were brief. Governor White extended the formal welcome of the State and Mayor Worley and Charles Nixon, president of the Columbus Chamber of Commerce, greeted the A. B. C. on behalf of the city. E. H. Baumgarten of Milwaukee, president and acting secretary of the congress, responded and introduced Columbus bowling champions of the past.

While the entry list is the smallest since the 1927 event at Peoria, a total of 1597 teams, 2329 sets of doubles and 4487 individuals have paid entry fees amounting to $86,650.

Hockey Notes

JEAN PUSIE, once the property of Canadiens and now the featured player of the Western Canada Hockey League in the uniform of the Vancouver Maroons, has been purchased by Rangers. Pusie never played for Canadiens. He was sent to London and since then has worn the uniforms of Providence, Detroit and Philadelphia, all minor-league teams, without any indication of starring. This season, however, he is the super-star of the new western league.

Alex Cook of the Boston Cubs and Leo Bourgault of Canadiens have summer jobs to go to at the conclusion of hockey. Bourgault is transportation manager at Jasper Park Lodge in the Canadian Rockies and Alex Cook is his chief assistant.

If Harry Connor has saved a jersey from each pro team he has played with, he can sew them together in a color scheme that would resemble a crazy quilt. The teams are Saskatoon, Boston, Americans, Ottawa, London, Providence and now Quebec. He played amateur hockey with the Ottawa City League and his right name is Henry; but he has always been known as "Harry" or "Snowshoes" in pro hockey.

Jimmy Ward of Maroons and Cecil Dillon of Rangers hold the one-game, high-goal scoring record for the season with four. Ward made his recently against Toronto Leafs, while Dillon scored four against Ottawa Jan. 28.

Teams in the N. H. L. continue to keep scores down pretty well. The highest number of goals in any one game this season against each team follows: Rangers and Chicago, 5; Boston and Montreal, 6; Americans, Detroit and Toronto, 7; Ottawa, 9, and Canadiens, 10.

Although Jack Adams received scant mention for all-star coach he certainly rated attention. He has welded his players together without a super-star, has developed a smart, play-making team and has kept them right up there in spite of hard road schedules. In comparison a team like Rangers has three excellent non-official coaches in their lineup with Bill Cook, Frank Boucher and Ching Johnson to aid the younger players. If a hockey prospect cannot improve himself just playing on that Ranger team, with the opportunity to watch those super-stars game after game, he never will be a star. Lester Patrick's hard work was done some years ago when he first took over these four for his foundation.

Tiny Thompson is now five goals ahead of the other league goalies in the race for the Georges Vezina Trophy. He has had only 81 goals scored against him and the nearest is Chuck Gardiner of Chicago with 86.

Tech Elects Milliken

At a meeting of the lettermen recently, Frank R. Milliken Jr. '34 of Milton, Mass., was chosen captain of next year's varsity hockey team at Massachusetts Institute of Technology. Milliken was regular goalie this past season, and succeeds John A. Hrones '34 of Boston, who, although only a junior, refused reelection.

Aviation Securities Corp. Loss

Aviation Securities Corporation of New England reports for the 1932 calendar year net loss, including $264,639 losses from sale of securities, of $266,427. This compares with loss of $778,330 in 1931, including $762,285 loss on sale of securities. Liquidating value of the corporation's outstanding stock on March 1, 1933, was approximately $5.50 a share, compared with $4.45 a share on March 1, 1932.

Wichita Henrys Face the Oilers

Kansas Stage Lines Team Meets Rosenberg-Arvey in Other Semifinal

KANSAS CITY, Mo., March 10 (AP)—The Wichita (Kan.) Henrys will strive to pass the semifinal hurdle in their bid for a fourth consecutive national basketball title against a team which has twice defeated them this season.

Tulsa's Diamond Oilers — the strongest team ever to represent the Oklahoma oil center—are opponents of the Kansans tonight as the Amateur Athletic Union of the United States tournament draws near an end with three of the four seeded teams still in the running.

In winning all its 19 games this winter, 12 of them for the Missouri Valley A. A. U. championship, Tulsa defeated the National A. A. U. champions by 12 points on their home court and by one point at Wichita.

This feature game overshadows the other semifinal contest. In this match the Southern Kansas Stage Lines team, representing Kansas City, meets Rosenberg-Arvey of Chicago, a team featuring the former Northwestern star, Joe Reiff.

Rosenberg-Arvey is the only unseeded team among the four survivors.

The Stage Liners, who won fourth place last season when registered from Wichita, had a battle to take their quarterfinal game from Hutchinson (Kansas) Renos 23 to 18.

West Texas' tall teachers were no match for the Henrys in the quarterfinals, the champions winning 37 to 17.

Tulsa eased into the next to last round with a 30 to 17 victory over Phillips University, Enid, Okla.

Haines and Wolf Reach Title Round

Special from Monitor Bureau

NEW YORK, March 10—Once more, Harry F. Wolf and Rowland B. Haines will battle for the United States amateur squash tennis championship, just as they have for the last three years, ever since Wolf interrupted the reign of Haines as champion.

This was decided yesterday, when the semifinal round of this year's title tourney was played at the Harvard Club. Wolf defeated Milton Baron of the Fraternity Squash Tennis Club, 15—3, 15—8, 15—8, while Haines, by use of his famous wallop, managed to hold his superiority of the last two years over his clubmate in the Columbia University Club team, Philip T. Moore, after a long battle, scored at 15—11, 10—15, 15—9, 15—5.

Moore and Baron are both among the craftiest players of the game, but Haines utilized his wallop so well that the craft of Moore was more than neutralized, and except in the second game, the elder player was always in command by his ability to score on drives along both walls. Moore was caught out of position whenever Haines utilized these tactics, and toward the end, Haines was able to slow down a bit, without weakening his attack. Wolf, on the other hand, was relying chiefly on his placing and service, while Baron was on the defensive most of the time.

The first part of the first game was even, in the Haines-Moore match, with both players on the defensive, but after nine indecisive innings, Haines started to wallop, and ran into a big lead with a series of placements. Then he eased off a bit, and Moore gradually climbed to 8—11. But once more Haines started hitting hard and ran out the game, 15—11. Moore played his best in the second, utilizing change of pace with fine effect, to hold Haines from getting set for his shots. And though one streak of walloping brought the former champion from 3—11 to nine, he was unable to maintain the pace, and Moore took the second game.

But now Haines took command, and playing to end every rally off his racquet, ran out the two remaining games in short order, 15—9, 15—5. Practically three out of every four rallies ended in a placement or an error by Haines, and this placed Moore on the defensive most of the time.

Wolf was also the attacking party throughout his match with Baron, and though the gets of the latter, and his all-around play, was of a high order, the champion always watched for chances, and ran out the games in quick time. The summary:

United States Amateur Squash Tennis Championship—Semifinal Round

H. F. Wolf, New York A. C., defeated Milton Baron, Fraternity S. T. C., 15—3, 15—8, 15—8.

R. B. Haines, Columbia U. C., defeated Philip T. Moore, Columbia U. C., 15—11, 10—15, 15—9, 15—5.

Internationals Advance

HAMILTON, Bermuda, March 10 (AP)—Two players from the United States, one from Canada and one from Wales made up an international field for the semifinal round of the Belmont Manor Country Club men's golf championship yesterday. In the quarterfinal-round matches in the championship flight, the Welsh entry, Captain Ingledew of Royal Porthcawl Golf Club, defeated Alex Redfield of Hartford, Conn., 6 and 5. Mark Stuart of the Fox Hills Golf Club, Stapleton, Staten Island, N. Y., defeated Col. L. Miller of Montreal, 5 and 4. Robert Lay of Greenwich, Conn., turned back his clubmate, Clive Alford, 3 and 2. L. Miller Jr. of Montreal eliminated D. Webster of Morristown, N. J., 3 and 1. In the first flight, Donald Smith of Philadelphia defeated W. W. Smith of Bermuda, 2 and 1; W. H. Trott of Bermuda defeated Paul Whitney, National Links, New York, 2 up; T. S. Bassett, Westchester Golf Club, Rye, N. Y., eliminated J. Beavis, Bermuda, 1 up, and Silk Callahan, Rochester (N. Y.) Country Club, defeated Stanley Howe, New York, 1 up.

Flint Elected Captain

WILLIAMSTOWN, Mass., March 10 (AP)—Bradford B. Flint Jr. '34 of Glens Falls, N. Y., has been elected captain of the Williams College basketball team for next season. Flint starred at forward and center during the past campaign on the "Little Three" championship team.

Ulman Succeeds Bender

John E. Ulman '34 of Dedham, Mass., has been elected captain of next year's varsity hockey team at Boston University. The new leader is a defenseman and also stars in baseball and football. He succeeds Walter V. Bender '33 of West Stoughton, Mass.

English Score 240 Runs

ADELAIDE, S. Aust., March 10 (AP)—The visiting English test match cricket team today started a test match with South Australia in fine style, scoring 240 runs for four wickets in the first day of play.

Detroit Lead Now Only Two Points

Bruins Win as Red Wings Lose—Canadiens Beat Maroons and Take Third

National Hockey League

American Division

	Won	Tied	Lost	Goals For	Goals Agst	Pts
Detroit	22	9	15	103	90	53
Boston	22	6	15	111	91	50
Rangers	21	7	14	114	89	49
Chicago	16	11	17	80	96	43

Canadian Division

Toronto	23	5	15	108	96	51
Montreal	18	9	18	113	100	45
Canadiens	17	4	22	98	105	38
Americans	13	10	20	77	101	36
Ottawa	9	9	25	74	110	27

Results March 9

Boston 4, Americans 2.
Canadiens 3, Montreal 1.
Ottawa 3, Chicago 3, overtime.
Rangers 3, Detroit 2.

Boston Bruins advanced to within two points of first place in the American division standing of the National Hockey League by defeating New York Americans, 4 to 2, in a ragged game of hockey at the Boston Garden last night. The locals outplayed the visitors all the way, but were careless defensively and uncertain around the Americans' net. The visitors looked disorganized most of the time but hustled individually enough to give the careless Bruins a few scares. The series between the two is even for the season now with two victories each and a tie.

Americans were first to score when Sheppard merely shoved the puck toward the Bruin net and it glanced in off a Boston skate in just 30 seconds of play. Clapper tied the score almost 10 minutes later and Stewart received credit for the next goal when Regan, in attempting to clear, slid it into his own team's net. Clapper added another goal before the period ended and although the visitors lessened the Bruin margin with the only goal of the second period the Bruins made certain with their fourth and Clapper's third goal in the third session. The summary:

Boston	Americans
Beattie, Ripley, Heximer, Galbraith, lw	rw, Wasnie, Patterson, Kuhn
Barry, Stewart, Chapman, c	c, Himes, Burke, Jackson, Dutkowski
Clapper, Lamb, Oliver, rw	lw, Sheppard, Klein, McVeigh
Smith, Hitchman, Galbraith, Owen, ld	rd, Dutton, Regan, Dutkowski
Shore, Owen, rd	ld, Brydge, Ayres
Thompson, g	g, Worters

Score—Boston 4, Americans 2. Goals—Clapper 3, Stewart for Boston; Sheppard 2 for Americans. Assists—Beattie 2, Shore for Boston; Brydge 2, Himes 2 for Americans. Officials—Mr. J. Rodden, Toronto, and A. G. Smith, Boston. Time—Three 20m. periods.

Special to The Christian Science Monitor

MONTREAL, March 10—Canadiens improved their chances of participating in the playoffs for the Stanley Cup by defeating their local rivals, the Maroons, 3 to 1, in the fifth meeting of the two clubs this season last night. The victory not only gave the Canadiens a two-point margin over the New York Americans, who lost to Boston, but put them on even terms with the Maroons in their series with two wins and a tie each in five games.

Canadiens	Montreal
Joliat, G. Mantha, Hart, lw	rw, Ward, Robinson, Brydson
Morenz, Lepine, c	c, Smith, Haynes, W. Kilrea
Gagnon, Larochelle, Giroux, Starr, rw	lw, Northcott, Trottier, Duguid
Carson, Leduc, ld	rd, Noble, Wentworth
S. Mantha, Bourgault, rd	ld, Conacher, Wilcox
Hainsworth, g	g, Kerr

Score—Canadiens 3, Montreal 1. Goals—Morenz 2 and Larochelle for Canadiens; Smith for Montreal. Assists—Leduc and Joliat for Canadiens; Ward for Montreal. Officials—G. J. Mallinson and William Bell, Montreal. Time—Three 20m. periods.

Special from Monitor Bureau

NEW YORK, March 10—The New York Rangers climbed closer to Detroit, leader in that section of the National Hockey League, by defeating that team at Madison Square Garden, yesterday evening, 3 to 2. It was a see-saw affair with much rough stuff, though little was penalized, but clever arrangement of his lines by Lester Patrick finally brought victory.

A penalty for Goldsworthy opened the way for the first score when Brennan scored, unassisted after a series of scrambles about the Detroit goal. But the second period found the visitors outplaying the locals from the start, though Johnson and Aitkenhead headed off scores for a while. When the former was resting a bit, Sorrell scored from Goldsworthy's pass and Carson put Detroit ahead by a center attack past Seibert. With only 15s. to spare Bill Cook tied the score in a front attack. A clever substitution of Dillon for Heller on defense gave the Rangers the lead half way through the final period, as he scored in combination with Boucher and Johnson. He made a similar one later but it was disallowed for interference. But the first sufficed.

Rangers	Detroit
F. Cook, Siebert, Murdoch, lw	rw, Carson, Moffatt, Goldsworthy
Boucher, Somers, Osmundson, Murdoch,	Pettinger, c, Goodfellow, Voss, Hay
W. Cook, Dillon, Heller, Osmundson, rw	lw, Emms, Lewis, Sorrell
Johnson, Brennan, ld	rd, Evans, Buswell
Seibert, Brennan, Heller, Dillon, rd	ld, Young, Gallagher
Aitkenhead, g	g, Roach

Score—Rangers 3, Detroit 2. Goals—Brennan, W. Cook, Dillon for Rangers; Sorrell, Carson for Detroit. Assists—Boucher 2, Johnson for Rangers; Goldsworthy for Detroit. Officials—Eusebe Daigneault, Montreal, and Edwin French, New York. Time—Three 20m. periods.

Special to The Christian Science Monitor

OTTAWA, March 10—A strong finish in the third period, during which they scored three goals, enabled the Chicago Black Hawks to tie the Ottawa Senators here last night, 3 to 3, in the last game between the two last-place teams this season and it gave the visitors the series by 7 points to 5. The locals had much the better of the play until well on in the third period, scoring one goal in each, and there were only eleven minutes to play when the visitors counted their first. Once they had broken through the Ottawa defense they showed an aggressiveness that was not to be denied.

Chicago	Ottawa
McFadyen, Gottselig, Thompson, lw	rw, Finnigan, Forslund, D. Roche
Cook, Romnes, Burch, c	c, Weiland, Howe, Cox
Jenkins, March, MacKenzie, rw	lw, H. Kilrea, Touhey, E. Roche
Abel, Coulter, ld	rd, Shields, Rockburn
Graham, rd	ld, Burke, McInenly
Gardiner, g	g, Beveridge

Score—Ottawa 3, Chicago 3. Goals—Cox, Weiland, Howe for Ottawa; Jenkins, Cook, Burch for Chicago. Assists—E. Roche, D. Roche, Finnigan, Forslund for Ottawa; Cook, Thompson, McFadyen, Gottselig for Chicago. Officials—J. A. Cameron, Montreal, and Vic Wagner, Ottawa. Time—Three 20m. periods and 10m. overtime.

General Classified

Advertisements under this heading appear in the Atlantic, Central and Pacific editions of The Christian Science Monitor. Rate 60 cents a line. Minimum space four lines. An application blank and two letters of reference are required from those who advertise under most of these headings. Write or call for detailed information.

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Daily Features

Worth Knowing

Prepared for The Christian Science Monitor

Prof. Leopold Heine of the University of Kiel has invented a mirror which reflects persons as they are, instead of reversing them as the ordinary mirror does.

A Word a Day

Notes and Queries

Prepared for The Christian Science Monitor

"Moffatt" (Mrs. M. R. P.)—The correspondent writes:

In the Word a Day I notice that you refer to "Moffatt." Will you tell in your columns something about Moffatt?

When reference to Moffatt is made in the Word a Day, it is to "The Holy Bible, a New Translation by James Moffatt."

The translator was born in Glasgow in 1870, and earned a rather imposing array of collegiate degrees. From 1911 to 1915 he was Yates professor of Greek at Oxford, and he has served in Union Theological Seminary in New York since 1927. Among his more important writings are: "Historical New Testament," "Introduction to Literature of New Testament," "Theology of the Gospels," "Approach to the New Testament," "The Bible in Scots Literature." Dr. Moffatt is a Presbyterian, and he makes it clear in the introduction to his translation of the Bible, that the work is not a revision, but a translation in familiar language, adhering to the original thought.

The Christian Science Monitor's Quotation for Today

AN ABLE man shows his spirit by gentle words and resolute actions.
—CHESTERFIELD

"Permit of" (Miss H. C. M.)—The correspondent writes:

One of the men in our office says in his letters:

"Will you please let us have a check by early mail so as to permit of our clearing this item from our records?"

Now, is the use of "of" after "permit" in good form grammatically? Or what is a better way of asking for this check?

"Permit of" is in recognized good use. As far back as 1860, Tyndall wrote: "The crack was not wide enough to permit of the entrance of my finger nail"; and in 1875, White wrote: "It consisteth with the Divine wisdom to permit . . . of the corruption of patriarchal theology."

Letters asking for checks, of course, might well be known by their fruits. If the letter brings in the check, it is a "good letter."

If directness is an object, the request might be phrased: "Please mail a check promptly so that this transaction can be completed." Successful business executives, however, devote much study to their so-called "dunning" letters, and have reported particularly good returns from requests which imply neither that the debtor is careless or withholding, nor that the payment is sought for any selfish reason.

Write a Letter

Now here is a little test: Doe & Co. bought 100 pairs of shoes from Roe & Co., promising to pay the bill of $250 within 30 days. Three months have now elapsed, two bills have been sent, and not a cent has been paid.

Readers are invited to try their hand at writing a letter—not exceeding 100 words—which will thaw out this frozen asset. The best letters will be published in this department.

"I Record only the Sunny Hours"

Right Place

Special to The Christian Science Monitor

Pasadena, Calif.

A YOUNG boy was struggling with self-pity. It was a holiday, a lovely, sunshiny day, and his sister had been invited by friends to motor to the harbor to see "Old Ironsides." He had wanted to go and felt that he might have been included.

His mother, however, urged him to think of doing something for others—to invite some of his friends for an outing. Then he forgot self and decided he would like to do something for her instead.

False sympathy tempted her and she said, "Very well, we can go to the harbor also." But he said he was sure that that would not be what she would enjoy the most. She realized that the lad was being given an opportunity to taste the joy of unselfishness, of serving, and so she accepted his loving offer gladly and mentioned a place in the mountains that she would like to visit. One of the boy's friends dropped in just then and was happy to accompany them.

When they came to the mountains, they chose a secluded place by the stream and happily rambled up the canyon. It truly seemed as though this young boy was directly guided to another opportunity to serve, for he found a squirrel imprisoned in a hole. The ground was tightly packed around it and only its head was free. When they released him it was found that the animal was emaciated, evidently having been there for some time.

This little creature was so grateful to be helped and the boy was so grateful to have been led to that secluded spot that he declared, upon reaching home, it was one of the happiest days he had ever known.

A few days later he was able to visit "Old Ironsides" with a school group.

In Lighter Vein

The Skeptic

"Arithmetic is a science of truth," said the professor, earnestly. "Figures can't lie. For instance, if one man can build a house in 12 days, 12 men can build it in one."

"Yes," interrupted a quick-brained student. "Then 288 will build it in one hour, 17,280 in one minute and 1,036,800 in one second. And I don't believe they could lay one brick in that time!"

While the professor was still gasping, the smart "ready reckoner" went on:

"Again, if one ship can cross the Atlantic in six days, six ships can cross it in one day. I don't believe that, either; so where's the truth in arithmetic?"—*Stray Bits.*

Very Simple

"Heh! Heh! I slipped into this party without an invitation."

"That's funny. So did I."

"Ha! Two good gate crashers, eh? I say, how did you manage it?"

"Easy — my wife's giving the party."—*Sheffield Telegraph.*

Good Measure

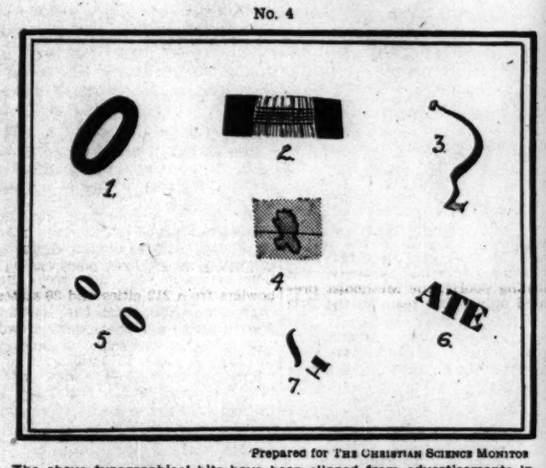
Hubby: "How do you get along with the butcher, darling?"

Wifey: "Oh, he is such a generous man, dear. Every time I order a two-pound joint he sends one weighing three."—*Pearson's.*

See Page 9 for additional Daily Features crowded off this page.

Ad-O-Grams

No. 4



Prepared for The Christian Science Monitor

The above typographical bits have been clipped from advertisements in today's Monitor. Readers who are successful in identifying the advertisements from which the bits have been taken should send in their list to the Feature Editor. (Give name of advertiser after each number, not page and column.) Be sure to mention "Ad-O-Grams No. 4." The answers and list of winners will be published four weeks from today.

Odd As It May Seem

Prepared for The Christian Science Monitor

A floating island—
about a half acre in size, has been reported by the United States Hydrographic Office at San Diego, about 1300 miles off the Pacific coast.

Oily foods—
including butter, lard and peanut butter, keep fresh longer if they are placed in green glass containers.

Nearly a million—
girls and boys in America were enrolled in the 4-H clubs during 1932.

Brevities

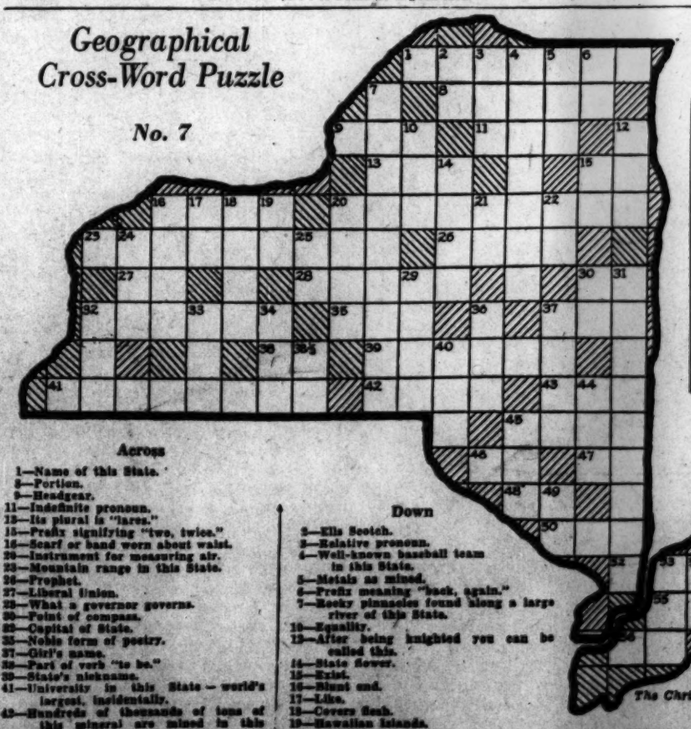
Humorist: A revolving house has been built in Germany. When necessary, the householder can accelerate until his residence becomes a mere blur and the tax collector has gone away again.

Punch: An American visitor says he was greatly impressed by the soldiers at Whitehall and at the Bank of England. The changing of the guard and the guarding of the change.

El Paso World-News: If all the saxophones in the United States were placed in one pile in the middle of the Sahara Desert . . . it would be a good idea.

Geographical Cross-Word Puzzle

No. 7



The Solution Will Appear Tomorrow

Prepared for The Christian Science Monitor

Across

1—Name of this State.
9—Portion.
9—Headgear.
11—Indefinite pronoun.
13—Its plural is "fares."
15—Prefix signifying "two, twice."
16—Scarf or band worn about waist.
20—Instrument for measuring air.
23—Mountain range in this State.
25—Prophet.
27—Liberal Union.
28—What a governor governs.
30—Point of compass.
32—Capital of State.
33—Noble form of poetry.
37—Girl's name.
38—Part of verb "to be."
39—State's nickname.
41—University in this State — world's largest, incidentally.
43—Hundreds of thousands of tons of this mineral are mined in this State.
42—The insect to which the sluggard was invited to go.
45—Halt.
46—Father.
47—Negative.
51—We.
52—Stumble.
55—Upon.
56—Edward.

Down

2—Ells Scotch.
3—Relative pronoun.
4—Well-known baseball team in this State.
5—Metals as mined.
6—Prefix meaning "back, again."
7—Rocky pinnacles found along a large river of this State.
10—Equality.
12—After being knighted you can be called this.
14—State flower.
15—Exist.
16—Blunt end.
17—Like.
18—Covers flesh.
19—Hawaiian Islands.
20—Low female voice.
21—New England state (ab.).
22—Treasurer (ab.).
24—Totality.
26—Left side (ab.).
29—Italian word in music, indicating "theme."
29—North America.
31—Noted military academy in State.
29—Dentin.
35—Point at.
34—Obsolete variant of "run."
36—Deep hole.
37—Vegetarians shun it.
38½—Advanced college degree.
40—Balloon tires are usually of six-(?) construction.
44—Prefix meaning "not."
45—Plant juice.
48—Provided.
51—Not down.
54—Not out.
53—"Thy (?) and thy staff."

THE CHRISTIAN SCIENCE MONITOR

BOSTON, FRIDAY, MARCH 10, 1933

"First the blade, then the ear, then the full grain in the ear"

PUBLISHED BY THE CHRISTIAN SCIENCE PUBLISHING SOCIETY

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The Editorial Board as constituted by The Christian Science Board of Directors for The Christian Science Monitor is composed of Mr. Willis J. Abbot, Contributing Editor; Mr. Albert F. Gilmore, member of the Board of Trustees of The Christian Science Publishing Society; Mr. Roland R. Harrison, Manager of The Christian Science Publishing Society, and Mr. Frank L. Perrin, Executive Editor. It is the duty of the Editorial Board to consider and determine all questions within the Editorial Department of The Christian Science Monitor, and also to carry out the stated policy of The Christian Science Board of Directors relative to the entire news and editorial content of the paper. Each member of said Editorial Board shall have equal responsibility.

All communications regarding the conduct of this newspaper, articles and illustrations for publication should be addressed to the Editorial Board of The Christian Science Monitor.

Editorials

While the Banking Iron Is Hot

TO CROMWELL, that molder of Puritan England, is credited the advice to "strike while the iron is hot and keep it hot with striking." The method might be commended to President Roosevelt as he opens an extra session of Congress which promises to be the most momentous in a decade. In the furnace of national necessity several of America's larger problems have become suddenly malleable. An opportunity to weld rents in the economic and social framework—denied to those who have long been pounding away amid the chill of public apathy—lies now at Mr. Roosevelt's feet.

Especially have the fires of popular feeling—and the President's own resolute striking—prepared the iron of banking reform. For years Congress has been wrestling with it. Repeatedly President Hoover hammered on it. But even a few weeks ago a thorough revamping of the American banking system was politically impractical. The useful but inadequate provisions of the Glass bill testify to that fact. And even to those reforms Congress could not agree.

Today the situation is in such a state of flux that it should be possible to run the banking system into an entirely new mold. How ripe are banking abuses for destruction is indicated by the reform demands put forward by bankers themselves. Thus just yesterday Mr. Winthrop W. Aldrich, chairman of the Chase National Bank of New York, came out boldly for absolutely divorcing commercial from investment banking. In 1913 the majority of bankers opposed the setting up of the Federal Reserve System, but now many of them would welcome further reforms for their own as well as the public's protection.

Of course, the immediate need is to provide as quickly as possible for the necessary functioning of the banks. This the President and Congress have in hand. But the really important job is permanent and drastic rationalization of the system. The United States, with the most modern industrial organization in the world, has lagged far behind other nations in modernizing the financial machinery upon which industry depends.

Britain has five banks, no recent failures. Canada has ten banks and almost as good a record. Each country has one banking law. The United States has about 19,000 banks—or had a week ago. Last year 1453 closed, and even in boom times hundreds suspended every year. In America official control is divided between the Federal Government and forty-eight states. Some 12,000 American banks are outside the Reserve System. From 1921 to 1931 about 6000 such banks closed their doors. In the same period about 1000 banks within the System closed—or less than one-third the proportion outside.

These are a few of the salient facts from which general reforms should derive. Foreign systems may not fit American needs, but they can be adapted or homemade remedies devised. The essential thing is to strike for reform while the iron is hot and to keep on striking. Perhaps something in the way of a clear-cut program would help to keep the temper of the people from cooling.

As a minimum this program might well cover four major points:

1. All banks to be members of the Federal Reserve System and so subject to federal supervision.
2. Commercial and investment banking to be definitely divorced.
3. Branch banking to be permitted on a regional scale.
4. Some form of insurance of deposits to be established, preferably by the banks themselves.

There may be abuses which such a program would not reach, but it offers plain and attainable objectives. Further reforms might follow. And of course no legislative reforms can be completely effective unless there is a genuine reform of the thinking which underlies all abuses in the banking system.

There must be a new dedication of all bankers to the standards of honesty and responsibility which have governed the great majority. And among the people there must be abandonment of the selfishness and greed which cause banking abuses and bank runs. Both bankers and people have been infected with the desire to get something for nothing. Today is also the time to strike off that fatal fault and to build in its place the sense of mutual service and responsibility that is fundamental to other reforms.

Storm Over Oxford

THE Oxford Union is often said to be the most famous university debating society in the world. Many of Britain's most celebrated Prime Ministers and statesmen have made their first flights of oratory within its walls. But in contemporary experience it is doubtful whether any debate that it has held has aroused such widespread interest as the recent meeting at which it resolved, by 275 votes to 153, that in no circumstances would it "fight for King and country."

The reaction of Oxford itself to this decision was not, to say the least, entirely favorable, for thirty young men invaded the Union at the beginning of its next debate and tore the minutes of the offending resolution out of the secretary's book. To describe the attitude of the greater part of the British press to the Union's decision as "unfavorable" would, however, be an unpardonable euphuism.

It is instructive to note that not long ago the debating society of University College, London, resolved by a considerable majority that if the British Government declared war, the students of Great Britain would not support the Government. A similar motion was also recently carried at Bristol. Neither proceeding aroused any adverse comment outside the universities concerned. It is, of course, true that, for some peculiar reason, Oxford is "news" as no other university appears to be.

But in spite of this, it is probably the case that the pacifist motion at Oxford would have passed without external comment but for the somewhat provocative manner in which it was worded. To put the matter in another way, the opposition which it has evoked has been due chiefly to the phraseology rather than to the substance of the motion.

Here perhaps a further point may be thought by some to arise. The majority of those who have been most vocal in their condemnation of the Oxford resolution are undoubtedly sincerely anxious to do all they possibly can to preserve world peace. They are as earnest in their detestation of war as any of the 275 undergraduates who have roused their anger. But from the belligerency of their utterances it would seem that a warlike mood can still be easily stimulated by an unwise phrase. World peace can never be assured until people see beyond words into meanings.

Watching the Other Nation

IN ESSENCE the reply of Col. Joseph Beck, the Foreign Minister of Poland, to a recent query from Herr Adolf Hitler, the Chancellor of Germany, was that the attitude of Poland toward Germany depends on the attitude of Germany toward Poland. But it is just as easy to say that the attitude of Germany toward Poland depends on the attitude of Poland toward Germany.

Here is the classic justification of every country that is on unsatisfactory terms with another. If a war breaks out, one side declares that the other was aggressive and the second retorts that the first was endeavoring to encircle it. No nation is ever in the wrong because it is always the neighbor who began to be offensive. It is always possible to discover grievances and provocations. While it is the habit of statesmen to make their policy depend on that of their vis-à-vis, suspicion will respond to suspicion, and ill will answer to ill will.

But is not the opposite equally true? Will not friendliness awaken friendliness, and good will be stimulated by good will? Suppose that instead of looking to the other country for a lead, a people resolves that it, at any rate, is going to be well disposed and conciliatory, irrespective of the "attitude" adopted elsewhere. Will not that set an example that is bound to be followed sooner or later?

The method is just as well worth trying, at least, as the contrary method which consists in replying to an unfriendly gesture by an unfriendly gesture. In the declaration which defiantly makes "attitude" depend on "attitude," there is obviously an expectation of the worst—a diplomacy that has wrought much mischief. A calm and prudent vigilance is not to be condemned, but an eager search for a possible menace, with the intention of countering it with an equal threat, is responsible for nearly all the troubles in international relations.

In the past few years we have seen instance after instance of the progressive worsening of relations between two countries by the supposed necessity of reacting at once to any manifestation that may be judged inimical. Happily, we have also seen examples to the contrary; we have witnessed countries drawing closer to each other because one of them has had the courage to break the "vicious circle" and to make overtures with a view to reconciliation.

Like responds to like; mistrust produces mistrust, but confidence produces confidence. Instead of watching for all that is hostile in the other nation in order to stir up our own hostility, would it not be better to watch for every opportunity of affirming our amity?

A Square Deal for the Motorist

A GOOD tax knows its limits. Thousands of Americans have long believed that the gasoline tax is a good tax. Now they are watching to see.

At these times when legislators must plumb every possibility of increased revenue it is significant that several of the forty state legislatures now in session have registered a disposition to "go easy" in the levying of this tax. One reason is that last year's records show a distinct drop in the number of golden eggs laid by the "gas" tax goose. Automobile registrations for 1932 declined at the rate of 4000 a day with a proportionate reduction in gasoline consumption. Other factors enter, of course, but apparently the tax has reached what economists call the point of diminishing returns.

Some states have memorialized Congress to remove the one-cent federal excise on motor fuel. This seems only a halfway step, however. Oil company charts show that the average service station price for gasoline has been reduced from about 25 cents a gallon in the early and lighter days of the gasoline tax to approximately half that figure now, but that the increasing tax has absorbed a large part of the benefit. The state gasoline taxes now average about 4 cents a gallon and add more than one-fourth to the cost of motor fuel. Sixteen states now levy a tax of 5, 6 or 7 cents. To this is added the federal charge and occasionally a municipal excise, so that a motorist in Montgomery, Ala., for example, in January paid 9 cents in taxes and 14 cents to the service station for a gallon of "gas."

In view of such collections, it is not surprising that opinion has gradually taken the shape of an urgent public demand for retraction in this form of taxation. It probably has been augmented by the justifiable practice among oil companies of posting separately on their pumps the price of the gasoline and the amount of the tax. But the motorist's objection is not directed simply at the largeness of the tax. He has shown ever since the tax was initiated in Oregon in 1919 that he was quite willing to pay for his roads along with his gasoline, so that this levy has become the backbone of highway financing.

But the motorist does become concerned, even aroused, when the tax is boosted to provide revenue for other purposes entirely apart from road building. Various states last year took from the motorcar owner $140,000,000 in gasoline taxes not used for road purposes, which they turned into general channels ranging from library funds to sea-wall construction. Even the acclaimed "father of the gas tax," Mr. C. C. Chapman, an Oregon editor, protests that this diversion sacrifices the good will of the motorist and that since "no other sales tax on a necessity absorbs so high a proportion of its selling price, . . . it cannot survive except by the good will of those who pay it."

Primarily the value of the gasoline tax lies in its directness as a measure of highway use. Whatever is done by state legislatures to limit its application strictly to highway purposes will help not only to give motorists a square deal but also to preserve the integrity of the tax.

Wonders in the Making

GRIPPED by the icy fingers of winter, northern states were held down under heavy layers of snow, while Mr. Home Owner excavated miniature canyons from his front door to the street or wielded the coal shovel in the nether regions of his castle. March, and lionlike gales howled around the eaves. To all appearances it might be midwinter, for the cold was hard, the icy blasts relentless.

Yet in a matter of weeks—perhaps days—all signs of nature's hard times were gone. Carpets of fresh green were revealed where the harsh snow-crust had given no hint of what might lie hidden. And here, where the drifts banked deepest, a sturdy line of graceful stems soon will push upward, topped by rainbow cups. The tulips will be in bloom.

Spring will have "come in with a rush." But yesterday, one will recall, it was winter. Tomorrow there will be promise of generous sunshine, relaxation on shore beside blue waters, of gardens plentiful and fragrant. Yet there will have been no such rush, no miracle—or rather, the miracle will have been the very naturalness of spring's arrival.

For, under the deep snows, in a world manacled by the iron grasp of winter's rigors, a million tulips were even then stirring within the sleeping earth; the sap of a million trees was forming to run through waiting twigs; little shoots were awakening, ready to push out tiny leaves. All this could not be seen during nature's "hard times." But if it were not so, spring could not "come with a rush." Great preparations go forward beneath the ice and snow. The wonder of tomorrow is but the visible fulfillment of the activity of today.

Weighty Water

HEAVY water has been discovered. A distinguished California chemist has announced that "isotopes" have got into the hydrogen of ordinary H^2O in some places and raised the combined weight 10 per cent. The discovery may upset the existing international standard of weights and measures. When, where and how the isotopes inserted themselves in the water, reports do not clearly explain, but it is sufficient for the layman that the "critters" are there. An isotope is defined as a new class of atom that is twice as heavy as the ordinary breed associated with the chief element of water.

The chemists have been so busy trying to keep the neutrons and electrons apart and the physicists so intent upon chasing the cosmic ray to its lair that the isotopes have been overlooked. It is probable that they slipped into the water at about the same time that one of them slipped into the addenda of the latest edition of Mr. Webster's dictionary. In all probability they will make the main section in the next issue. Meanwhile the layman is edified with the definition that an isotope is "one of two or more elements occupying the same position in the periodic table, practically identical in chemical behavior and distinguishable only by radioactive transformations and small differences in atomic weight."

Chemists say that if too many isotopes get into the water it will have a greater density than the water of Great Salt Lake. Housekeepers will meet soon to protest any prospective advent of heavier water. They declare that a bucketful of ordinary water is heavy enough for them to lug around the kitchen. But promoters of watered stock are not interested. Even a generous supply of isotopes would not provide enough buoyancy to float their commodity just now.

Editorial Notes

President Roosevelt does away with a time-honored rule requiring that questions propounded by press correspondents at the White House conferences must be submitted in advance in writing, feeling, possibly, that even the Executive has the human right to answer occasionally, "I'm sorry, but I don't know."

Thirty-five high-class but unemployed musicians in New York City form a symphony orchestra, play gratis for the pleasure of audiences and find themselves presently in demand at union rates, proving once more how nearly impossible it is for us to add to the harmony of others without adding to our own.

A Spanish inventor claims for his compressed air motor that it will drive an airplane from Madrid to New York in three hours. If this proves to be the case, the busy business man may yet have his "castle in Spain."

Since Professor Einstein availed himself of the services of an assistant in writing his new book on semivectors and spinors, the gentle reader need have no hesitancy in seeking aid to help him understand it.

In bank emergencies, deposits of cold cash are frozen by decrees and thawed by degrees.

Watching the World Go By

By WILLIS J. ABBOT

The President and the Washington Press—The Debts and Scholarships

ALL who hope that President Roosevelt will have a highly successful Administration—and that means all right-thinking Americans—will be interested in the problem which he is facing of establishing friendly and coöperative relations with the Washington press. The problem is not so easy a one as it seems on the surface, nor for that matter is it so trifling a one as it might appear.

It is probable that the Washington correspondents as a whole are a group well above the average in good judgment and intellectual capacity of the profession they follow. But there has always been among them a tendency to hypercriticism of public men, and to a cynical attitude toward any Administration in power.

Yesterday's newspapers commented upon the spirit of good fellowship which animated the first meeting between the correspondents and President Roosevelt. I hazard the opinion that one might go back through the newspaper files and find every four years for the last quarter century that precisely this atmosphere has characterized the first meeting between an incoming President and the press. Yet in nearly every instance within two years the attitude of the correspondents has become antagonistic in varying degree.

President Hoover, because of some singular ineptitude in dealing with newspaper men, had perhaps the worst press of any Chief Executive since the days of Wilson. The problem is one which no Chief Executive has successfully solved.

President Roosevelt has one initial advantage. None of his secretaries is selected from the immediate group of Washington correspondents. With all deference to the very efficient and likable gentlemen who served Mr. Hoover in this capacity, it is, I am confident, a mistake to take a man from the press gallery and put him at the private secretary's desk. If he meets his former colleagues on the plane occupied before his promotion they are apt to take advantage of him. If, on the contrary, he assumes the dignity which the office of secretary to the President justifies, he is accused of being high-hat. A complete outsider will usually get along better with the group sometimes referred to as the "White House Gang" than will one suddenly elevated from its membership. President Roosevelt is famed for tact, diplomacy, and good fellowship. He will have all three qualities tested if he desires to keep on terms of hearty amity with the newspaper correspondents.

* * *

A letter from Mr. Harry E. Stone, dean of men in West Virginia University, makes the following suggestions as to a possible way of handling the debts owed the United States by its associates in the late war:

> Why not set aside a substantial part of the various debts for the establishment of scholarships for the youth of each land?
>
> This would make possible the education of the ablest German, French, British, and other students in the creditor countries respectively. It would also make the biggest and best scholarship fund ever established. It might help immeasurably in the restoration of international peace, prosperity, and understanding.

Mr. Stone cites the well-known fact that the United States adopted this course in dealing with the indemnity exacted from China as the result of the Boxer rebellion, and goes on to say:

> We give much lip-service to international peace and understanding. Our service clubs in the various nations abound with speeches on international fellowship. Here is a practical opportunity for the creditor countries of the world to act as hosts to young men and young women who will not only learn to understand the people of the creditor countries but will also spend the debt money in these creditor countries. Is this as absurd as heaping armament upon armament and preparing for further slaughter?

The suggestion is not without its merit. Perhaps the chief obstacle in the way of its adoption is the fact that it is not so much the difficulty of raising money to pay these debts as it is the impossibility of getting gold enough for the international transfers, while the United States tariff makes payment in goods impossible, that has brought the European nations, and particularly England, to the very verge of default.

Such a plan as that suggested, because of the fact that it would not involve any immediate heavy payments, would obviate to some extent the difficulties of transfer. A more serious objection to the plan, however, is that the size of these debts, even though they be scaled down to the present value of money in terms of commodities, is so great that if distributed in scholarships the effect might be to entirely swamp our institutions of learning. The interest on the British debt alone, which will fall due next June, is $95,950,000. If each scholar were given the allowance of approximately $2000 a year, which under the Rhodes bequest is given to American scholars at Oxford, there would be 37,975 English students alone accredited to American universities. Possibly so great a payment in education might embarrass even our large assortment of colleges.

As I Knew Them—Garibaldi

Glimpses of Great People

By JULIAN B. ARNOLD

I WAS a very small guest at a country home in the wold of Surrey. The house was a large and rambling old manor, full of halls, the height of which awed me, of twisting passages, the darkness of which frightened me, and of alcoved chambers with latticed windows, against the panes of which the outside creepers tapped with elfish fingers.

In my adventurous wanderings through these manorial mazes I chanced one day to discover the library. Its heavy door was ajar, and peeping in I saw innumerable books ranged in low shelves around the room, and above them the heads of all sorts of wild animals, mounted on wooden shields—bears, jackals, wolves, hyenas, antelopes, and antlered deer, each in terribly lifelike semblance glaring down at me. The owner of the manor had been a mighty Nimrod, and these were some of his trophies of the chase.

Stepping bravely into the room, I closed the door softly, and found still greater wonders on the floor. For there were stretched the skins of lions and fearsome beasts, with their heads displaying gleaming white teeth and their flattened limbs reaching out with threatening claws. In my hand I was carrying a toy air gun and so felt master of the situation, though no doubt I walked delicately.

Such suggestive surroundings prompted me to play at big-game hunting. Bearing my air gun at the ready, I selected as my hiding place a group of ferns, over which stood an easel supporting a life-sized picture of a soldier in the full panoply of war. It was a painting of Giuseppe Garibaldi, but of that fact I was, of course, then ignorant. My hostess was an ardent admirer of the Italian General, and her house was a veritable Garibaldian museum. Its rooms were hung with his portraits, its halls and stairways bore framed examples of his autographed letters, its tables were littered with books descriptive of his life, with swords, medals and souvenirs of his campaigns—all beyond my interest and understanding at that time.

Intent on imagined lions and beasts of the wilderness, I crouched in silence beneath the picture of Garibaldi. Now and again the wind from the open windows would rustle some paper upon the table and startle me, or the breeze moved the tawny mane of the lion skin spread before me, and doubtless raised my own! It was a tense moment in the game we all play—"Let's pretend."

Suddenly the door opened and there entered upon my hunting grounds the living original of the picture under which I crouched! Erect and stalwart, Giuseppe Garibaldi strode in, and the quick eye of the soldier descried me instantly in my lair. Calling me to him, he drew me to the sofa, on which he seated himself, with his small captive standing between his knees. Then he who had been victor in a score of battles, who twice had been sentenced by his enemies to the firing squad, and who had known bullet wounds, took my toy gun in his hand, and learning the subject of my play, gently said:

"Little hunter, some day you will travel far, and wander in jungles, as your father has done before you, and you will handle real guns. But with every gun have care! Never forget that there is death at its end!"

Since then I have, indeed, traveled far; I have crouched in jungles that were not furnished with trappings other than those of nature in her wilds. But ever I have borne in mind that admonition.

It was but the casual warning of a great soldier to a little boy, but in the tender strength of the voice that phrased it the child unwittingly caught something of the magic spell which had made Giuseppe Garibaldi the matchless leader who had aided to raise Italy from a congeries of petty states to a united nation, and a patriot who, having braved a thousand dangers for his country, was honored alike by friend and foe.

Mirror of the World's Opinion

The opinions expressed in the quotations hereunder do not necessarily carry the indorsement of the Monitor.

Movies in Japan

SCHOOL children in Japan, it would seem, are more impressed by what they see in the movie theaters than by what they are told in the classrooms. The revelation worries the authorities. Something must be done, says Mr. Toshizo Tanaka of the social education bureau of the Education Ministry.

Mr. Tanaka's bureau recently made an investigation. Fifty-three per cent of the boys and 44 per cent of the girls in the primary schools of Tokyo go to the movies, the Yomiuri reports. In a certain Tokyo middle school, all the students in one class, even the poorest in scholarship, could give the names of from twenty-five to thirty movies in ten minutes. . . .

The authorities are now complaining, the paper continues, that the children tend to forget what they are taught in school and learn with ease and even enthusiasm what they are not taught by their teachers.

"From the standpoint of home education," Mr. Tanaka told the Yomiuri, "this state of affairs requires serious consideration. The motion picture is not used to the full of its possibilities. It has become a business commodity and caters to the demands of the public.

"As most motion pictures try to arouse public interest by emphasizing human weaknesses, they are educationally dangerous. . . .

"Japan is not the only country facing this problem, but public opinion here regarding it is still insignificant. The time has come when we must discuss the matter seriously and find a definite policy to cope with it. It might be a good thing for parents to encourage their children to attend motion picture shows sponsored by schools and other good social organizations. They should also see to it that their children see only good pictures. The father or mother or both should go with the children and interpret the pictures properly."—*Japan Advertiser* (Tokyo).

One Value of Streams

INTERESTING data on the value to Georgia of the numerous small water courses in the State are contained in the published report of a survey of these streams, made by a special committee of the commission of forestry and geological development. The survey was taken for the special purpose of ascertaining the value of these water courses for municipalities and new industries. . . .

The value of this information is illustrated in the report through reference to its importance in connection with the development of a paper pulp industry in Georgia. . . . Paper mills use large quantities of water and can, therefore, be located only in counties containing streams having a daily minimum flow of approximately 25,000,000 gallons. The survey of the special committee indicates that such streams exist in practically every county in the State, but exact information should be possessed by counties seeking the establishment of such mills within their borders. . . .

Georgia has long neglected its valuable resources in forests and streams and both have deteriorated as the result. Certainly, every possible effort should be made to preserve and to capitalize these resources.—*Atlanta* (Ga.) *Constitution.*

The Rest Will Be Simple

IT IS no longer open to doubt that Mr. Roosevelt will bring with him to the White House the courage and fixity of purpose and swift decision that the times demand. This is demonstrated by an incident in his own story of what happened at Miami.

"After I had finished speaking, someone from the talking picture people climbed on the back of the car and said, 'You must repeat that speech for us.' I said I would not. He said, 'We have come 1000 miles for this.' I said, 'I am very sorry, but I can't do it.'"

The hardest occasion for a public man to say "No" in the United States is when a ship news man or a newsreel man tells him that he, the reporter, is sure to lose his job if he comes back without a story. No consideration of privacy or personal convenience will hold against the claims of a press photographer who has come 1000 miles to take a picture. It is interference with the inalienable American right of a man to make a living.

Now that Mr. Roosevelt has dared to say "No" to a newsreel man, we may be sure that he will say "No" after March 4 to the inflationists and the isolationists and the myriad conversationalists who are sure to descend upon him with a prophecy of doom under one arm and a neat 72-point plan under the other.—*New York Times.*